



# SATURDAY NIGHT



ESTABLISHED  
A.D. 1887

"THE PAPER WORTH  
WHILE"

TORONTO, CANADA, APRIL 28, 1928

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## The PAGE

### Thornton Sees Maritime Prosperity

Sir Henry Thornton, presenting his solution of the immigration problem to the special House Committee at Ottawa the other day, asserted that the Maritime Provinces were on the eve of the greatest development in fifty years. That is certainly the general view taken by keen observers of conditions and tendencies in the Provinces by the sea. A new spirit is abroad. Ancient wounds are being healed and ancient disabilities, particularly of an economic kind, are being remedied. In every direction the Maritime Provinces are exhibiting a resolute determination to put themselves on the map which is not likely to fail of attainment. Agricultural immigration is being attracted; new industries—and some of them of first-rate magnitude—are planning to locate there; the affairs of Besco have taken a wonderful turn for the better; the fishing industry is to be put on a more scientific and up-to-date basis; the allurements of the Maritimes for the "vacationist" are being more convincingly expounded—and to wider audiences. In short, a concerted effort is being made to develop Maritime resources and utilize Maritime opportunities.

At the moment, we are hearing a good deal as to the likelihood of Newfoundland linking her national fortunes with those of this Dominion. The question of Maritime prosperity is likely to have a very important bearing on this project. For it is on the Maritimes, more than on any other part of Canada, that Newfoundland is sure to have her eye fixed in considering whether such a union would be to her economic advantage or not. If she sees the Maritimes forging ahead and steadily prospering under the pact of Confederation, then she will naturally be more inclined to view the union idea with favor than she would be if she saw them in the doldrums.

### Bishop on Government Control

As a rule, the clergy of the Anglican Church maintain an attitude of dignity and moderation with regard to the vexed question of the sale and consumption of alcoholic liquor, as, indeed, they do on most other public issues of moment. But, at the Anglican Synod for the diocese of Montreal, held in that city recently, some few clerics departed from that traditional attitude, and castigated the system of Government Control and all its works with a virulent vigor equal to that with which Balaam of old belabored his high-mettled and loquacious steed. One of them, in fact, charged that the Quebec Liquor Commission stores were a link in the chain of illegal transport of liquor to the United States, and that "no one knows better than the Liquor Commission that the law is being broken by its employees", and expressing the opinion that "no Government can keep on with such a demoralizing business without disaster", he predicted the "doom" of the present Quebec Government.

Some other speakers joined in the tirade, but the Bishop of Montreal, whose well-known interest in social questions entitles him to speak with peculiar authority on such a matter, took a very different view of the operation of Government control in the Province. "The way the Government is dealing with this great problem of the liquor traffic," he said, "ought to have our sympathy. I will say that I am personally convinced that our Provincial Government—of course, I am not ready to answer for every member of the Legislature—is anxious to enforce the law for the benefit of the people of the Province." Bishop Farthing further stated that he had yet to see in Montreal, since the present laws came into operation, what he had witnessed, on the occasion of a visit to Ontario, when Prohibition was in vogue in this Province, backing up this statement with particulars of some gross drunkenness that had then come under his observation.

In appealing to his audience "to remember that the Government is dealing with a very difficult problem, and that, while there are, perhaps, instances of the violation of the law, these are inevitable in whatever system you have," he used the language of common-sense as well as of Christian charity. "Even under Prohibition, 'that perfect system,'" he dryly added, "cases of violation of law have been known!" Unfortunately the typical Prohibitionist, "intoxicated with the exuberance of his own verbosity" (as Disraeli once said of his great rival) who is often as intolerant of the right of others to differ from him on this matter of temperance, as he is intemperate in his own language regarding it, seems constitutionally unable to recognize that there are two sides to this question. For him any stick is good enough wherewith to assail Government Control—and not in Quebec alone is this the case!

### Language Question in Manitoba

His Honor Judge Stacpoole, of Winnipeg, has decreed that school trustees in Manitoba are not by law required to be able to read and write in the English language. This rather amazing judgment followed the recent hearing of a case in that province, where it was claimed that a foreigner was disqualified for office because he could not comply with this long established interpretation of the statutes. The court now disagrees with that viewpoint, and contends that any foreigner is eligible for the office of public school trustee, and a literate person, so long as he can read and write in any language. Fortunately, the provincial government will immediately request a judgment from the court of appeal on this vital question.

The statutory meaning on this disputed point has long been clear to at least laymen and officers of the Manitoba education department. The specific clause reads: "The persons qualified to be elected trustees shall be such persons as are actual resident ratepayers and freeholders within the school district, rated on the last revised assessment roll of the municipality, or one of the municipalities in which the school district is situated, British subjects by birth or naturalization, of the full age of twenty-one years, able to read and write, and not disqualified under this act."

For political or other reasons it has obviously never been deemed necessary to place the matter beyond any narrow legal interpretation, by merely adding "in English"



THE MAGNIFICENCE OF THE ROCKIES  
Giant Steps near Lake Louise, Alberta, in the more easterly section of the Rockies and not far from the Great Divide.

—Photo by C.P.R. Services.

after the words "able to read and write". The Manitoba public school business and courses of instruction are all supposed to be conducted in the English language. There is no statutory declaration that such can be carried on in any other language, much as some politicians might like to have it, for purely selfish reasons. And so it has quite logically been taken for granted that the intelligence necessary for a school trustee is ability to read and write, in English, the recognized language of the province. Under the latest ruling any foreign language would qualify trustees to preside over the destinies of Canadian children, being taught and trained wholly in English language.

### A Canadian Musical Triumph

The present spring marks the fourth anniversary of the formation of a Canadian musical organization which in a surprisingly short space of time has won international fame, and has in so doing cast a reflected glory on the country of its origin. It is the Hart House String Quartette, now recognized as one of the foremost chamber music organizations of North America, and one that in the nature of things will gain increasing prestige year by year, for that is the good fortune of first rate string organizations so long as they hold together. Canada has one other musical organization of older lineage and widespread fame,—the Mendelssohn Choir of Toronto. But necessarily a string quartette is a much more mobile force than a choir of 250 voices, and the Hart House players have been heard in countless towns and cities of the United States and Canada to which the Mendelssohn Choir must remain only a name.

Chamber organizations playing the highest order of music come into being and attain permanence only through the generosity of wealthy and unselfish sponsors, and the Hart House String Quartette owes its continued existence as the vehicle for the diffusion of a lovely form of art to the free handed generosity of Hon. Vincent Massey, Canadian Minister at Washington, whose services toward the enrichment of the artistic and intellectual life of Canada have been enormous. During the four years of its existence the Quartette has been heard in every province of Canada and has carried the noble message of chamber music into communities where it has never been heard before. More remarkable still has been the recognition the Hart House group have received in all parts of the United States, since their New York debut two seasons ago. They have won the plaudits of the most enthusiastic and critical type of music lovers, not only in that centre, but in Boston, Chicago, Washington, Cleveland, Pittsburgh, San Francisco, and many minor cities. Last autumn after the first of its several appearances in New York this past season, the Canadian artists were the recipients of a most singular honor. They were immediately asked to come to New York in December and take part in a concert to celebrate the first appearance in America of the famous French composer, Ravel. Within a half an hour they received a similar request to come to Philadelphia in January and participate in a similar inaugural for the noted Hungarian composer, Bela Bartok. The latter invitation they were compelled to refuse, and at the Ravel event they covered themselves with glory.

As a result of the prestige won during the past season, definite offers have been made to the Hart House Quartette to remove its headquarters from Toronto to New York, and become a distinctively United States organization, with assurances of engagements in American cities that would occupy their entire energies. This does not suit the inclinations either of the individual members or of their generous sponsor, who planned this organization with the express purpose of spreading a taste for chamber music in Canada.

Widespread as is the fame which the Hart House Quartette has won in every part of this country, it seems to us that Canadians could make fuller use of it. An institution of such purely artistic purpose can never become a genuinely commercial proposition in a land so sparsely populated and of such magnificent distances. There are many towns whose people would benefit culturally by its ministrations, but where appearances are attended by financial hazards. A few wealthy citizens in such communities could not do better than to guarantee concerts to be given for the high school students as well as the less wealthy music lovers of their communities. No other musical institution on this continent keeps its public more completely in touch with the best that is being achieved by contemporary composers as well as with the beautiful chamber works of the classical composers, and no better service could be devised for musically starved communities than that which we suggest.

### Increased Safety on Railways

A striking testimony to the increased safety of railway travel has been given by one of the big American insurance companies which makes a practise of insuring railway employees. This testimony takes the practical form of a decrease in premiums to those employed in the operation of railways. The changes have been officially described as amounting to "a complete re-classification of railroad occupations," and the reason given is the decrease in accidents on the railways as a result of the safety campaigns carried on by the railway companies.

In making its announcement, this insurance company called attention to the improvement in safety conditions on American railways in the ten years between 1916 and 1926. In 1926, the latest year for which figures are available, 1,672 employees and 169 passengers were killed on American railroads and 111,903 employees and 5,903 passengers were injured. Comparing these figures with those of 1916, there is a reduction of about 30 per cent. in the total number killed and of about one-third in the total number injured. In the interval, though the number of passengers carried has decreased, the average journey per passenger has risen about 21 per cent., while the number of railway employees has increased by 4.6 per cent.

The figures quoted by the insurance company in making its announcement refer only to the railways of the United States; but similar figures are available for the Canadian railways. In 1926, 20 passengers and 102 employees were killed on Canadian railroads, while 375 passengers and 2,141 employees were injured. These figures show a decline of 35 per cent. in the number of deaths and

of 25 per cent. in the number of those injured. In Canada, as in the United States, the number of passengers carried has decreased, but the length of the journey per passenger has risen; so that the passenger mileage on Canadian railways was 10 per cent. higher in 1926 than ten years earlier. In the same period the number of employees on Canadian railways rose from 144,000 to 174,000, or over 20 per cent. These figures are strong evidence of the success of the Canadian as of the American railway managements in reducing the risks attached to railroad business. The education of the public and of railroad employees, which has been sedulously carried on by the railway, together with the adoption of safety devices in the operation of trains, have borne fruit. Canada, indeed, has one railway, the Temiskaming and North Ontario Government line, which in 25 years' operation has never had a fatality.

We have no doubt, however, that the railway managements, both here and in the United States, realize the desirability of making travel still safer, and that they will carry on with unflagging zeal both their educational campaign and their improvement of equipment in the next decade as in that in which the improvement noted has taken place.

### Latins and the Ladies

A few weeks ago "Votes for women", in any shape or form, got a very cold reception in the Quebec Legislature. The city of Montreal proposed, in a bill, to give married women, separate as to property, a vote in the municipal elections. The Private Bills Committee of the Legislative Council killed this proposal by 12 votes to 7, and an attempt to get the Legislative Council to reconsider its decision, made when the bill came up for third reading, was also defeated.

Hon. Mr. Perron opposed the proposal in very strenuous fashion, declaring that he did not believe that there are more than fifteen women in the Province of Quebec who desire feminine suffrage, and that the handful of women who ask for it—they seem likely, by the way, to prove something of a "handful" in another sense, before they are through—do so against the wish of the great majority of the women of the Province. One argument that he brought forward may shed some little light on the reason for the ladies meeting with such scant success in their pursuit of the franchise, at Quebec. "We are Latins," he said, "and must be logical and follow our civil code, which is against votes for women." What those women who do not happen to be "Latins", and are yet residents of the Province, and many of them property-owners therein, thought of this appeal to "logic", is not recorded. If they cannot be Roman matrons they have at least a chance to emulate them in fortitude.

### Cruelty in Handling Animals

In commenting before today on the appalling conditions that have for so long prevailed at the Montreal stockyards, owing to the almost unbelievably inhuman manner in which cattle have been shipped, we expressed the opinion that not merely the shippers but the transportation companies as well ought to apply themselves to the remedying of so notoriously evil a state of affairs. It is gratifying to learn that the matter is now being taken up by both the Canadian National and the Canadian Pacific railroads. It appears that it has been the practice for shippers to request cars from the railroads, and for these to be supplied without any precise information being furnished either as to the exact number of cattle to be shipped or as to whether the loads were to be mixed or not. It may be remembered that it was to this indiscriminate mixing of loads that some of the worst cases of cruelty which we previously had occasion to mention were attributed. In future, we understand, the railroads will satisfy themselves on these important points before the cars are supplied.

This is certainly to the good and these obvious steps before come none too soon. The sort of thing that has been going on at the Montreal stockyards has long been notorious. However, railway co-operation with the efforts of the S. P. C. A. should do a great deal to end an outrageous scandal. While it is, of course, necessary that there should be a much closer investigation of the loads before they are shipped on the cars, and far greater humanity in the mode of shipment than have obtained in the past, it is probable that, before the evils complained of are fully rectified, it will be found necessary to have an inspector travelling from the point of shipment to the destination, in order to observe conditions *en route*, and we believe it is the intention of the S. P. C. A. to ask permission of the railroads for this.

### More Truths About Canada

Some weeks ago, allusion was made in these columns to the "Truth About Canada" letters written by various grousing persons in the columns of the "New Statesman" of London, and which have provoked some pungent retorts. One of the most stinging was a letter signed "A Man of Kent" a portion of which is well worth reprinting. He says in part:

"The real 'truth about Canada' is that nowhere in the world is there a land of more or greater opportunities for the Englishman of ordinary intelligence, industry and physical strength. The Government trade and finance returns prove it. Emphatically it is a poor place for the weakling, loafer or chicken-hearted; and I regret to say that Canada has had a sickening experience of the English slacker who won't work and the half-educated snob who finds fault with Canadian manners and customs. Doubtless we do on places lack in old-land culture and are crude, but Canada has only just celebrated its sixtieth birthday. What was England like, what were the English like, when but sixty years old? And (if English authors are to be believed) there are to-day some terrible crudities and barbarisms 'in England's green and pleasant land'. One correspondent says: 'Politically, Canada is positively revolting to the Englishman'; but then (according to the English press) politically England is positively revolting to the Englishman. Why pick on Canadian politics? And why sneer at 'American' influence in Canada when London itself, 3,000 miles distant, is flooded with U. S. films, divers, chewing-gum and theatricals?"

"Pin-picking criticisms of superficial faults of Canada (or any other of the Dominions overseas) do no good but great harm. What Canada, Australia, New Zealand,



and South Africa need urgently is thousands of young English men and women with sufficient brains, backbone and bowels to share in the boundless opportunities and prosperity which the Dominions under the Union Jack offer so freely. If there are none such left the English race must have degenerated sadly—which I refuse to believe."

As an appendix to the remarks of "A man of Kent", the following local item which appeared in the High River (Alta.) "Times" on April 5th, is illuminative:—

"That Alberta is an excellent province in which to prosper was evidenced recently when a farmer not far from here, exposed his bank book which showed a balance of \$21,800 in savings in one of our local banks. This farmer holds besides several good mortgages and has a well improved farm and he declares he made it all in Alberta as a farmer."

## LETTERS TO THE EDITOR

### The Eternal Feminine

Editor, SATURDAY NIGHT—

Sir,—Under the above caption an article appeared in your issue of 14th instant, in which reference was made to Potiphar's wife, and in which it was stated that "no one knows her name." The writer is convinced that this is an error, and that it is recorded in the Persian writings that the lady's name was Zuleika. The story of Yusef and Zuleika is well known in Persian literature, and the writer has seen and read a receipt of it. He has also seen a picture of one of the royal buildings in Teheran, in which the names of these two persons appear in an inscription over an archway. There are many strange things, preserved from ancient times, in the East. But books of reference to these matters are not readily available, so that the above conclusion as to Zuleika's name not being known, is perhaps quite excusable, especially so, as the biblical narrative does not give it. In this connection the writer might say, that students of the Old Testament would find the Koran an interesting side light on their studies, as it was taken largely from the ancient literature of the Hebrews, and contains variations in many of the narratives, coming as they do from the pens of different writers detailing the same incidents. Thanking you, Sir, for your attention.

Yours faithfully, PATRIA.

Brockville, April, 1928.

### Good Night, O Knights!

Editor, SATURDAY NIGHT,

Sir,—I note in a recent issue your wild boasting for "titles in Canada" and in the last number the letter of special pleading by the dear old rector at Wolfville, N.S. Now seriously, Mr. Editor, you don't really think the Canadian people will ever again tolerate the abomination of titles—hereditary or otherwise. Mr. Nickle's resolution was, if anything, overdue and certainly struck a responsive chord in the hearts of ninety-nine per cent. of the people of this country.

In the mind of any representative Canadian, born in this country, any man or woman coveting a title is a vain glorious pompous boomer and no amount of public service—and it isn't those who render the greatest service anyway—can quite cover up the weakness shown by wanting a "handle to his name."

Titles never took very deep root in this country. We have our aristocracy of course, but titles come with ill grace to the lips of Canadians. Even church titles—ask the rector if he has ever noticed how hard the parishioner swallows when he says "My Lord"—even to the bishop. If I were an Episcopalian and interested in the propagation of the Anglican brand of salvation I would like Rev. Dick Shepherd, in London, try to induce the dignitaries of the church to leave off the "My Lord" and "Your Grace" and be addressed by designations of greater humility. Unless bred and born to titles people find them obnoxious and the antipathy to them is inherent and fundamental.

I have never been a liberal but I always admired the judgment of Sir Wilfrid Laurier in his estimate of the value of titles. I am sure if the question were put to a vote in the Western part of our country there would be two "No's" for every "Yes" recorded. Any attempt to make out a case for titles in Canada will not only fail but leaves a decidedly bad taste in the mouths of our readers. The proper place for Sir Humpty-Dumpty is right where he landed after his fall.

Yours sincerely,  
A. H. SINGLETON, M.D.

Bouffon, Sask., April, 1928.

### Titles and Democracy

Editor, SATURDAY NIGHT,

Sir,—With reference to your article in SATURDAY NIGHT of the 21st ult. on the question of titles, I notice that you quote the "Mammoth Free Press" as saying that none of the present leaders of the British political parties have titles. Quite true, and the reason for this is that it has been found necessary, in the public interests, to have the responsive party leaders in the lower House. But almost invariably, when age and infirmity render the task of active leadership too arduous, they retire to the more serene atmosphere of the upper House.

Now, Sir, what in the name of common sense, has the bestowal of knighthood for distinguished service in the public world, to do with democracy. That much-abused word means government by the people, with equal rights under the law and in politics for all. Is England one whit the less democratic because Mr. John Jones has been knighted for serving his country well and truly?

In Canada the whole question is surrounded by hypocritical claptrap. There is a Canadian newspaper with a pronounced anti-British bias, which is never tired of fulminating against the bestowal of titles. Yet the same newspaper when referring to a Canadian M.P. will stick on the prefix "Hon." and repeat it *ad nauseam*. What is the "democratic" difference between the prefixes "Sir" and "Hon." and the suffixes "M.C." and "K.C."? Are they not, equally, distinguishing titles?

Yours, etc.,  
ANTI-HUMBIG.

Toronto, April, 1928.



HON. JOHN COLLIER, R.A.  
The celebrated British painter and lecturer, with his cat, "Mussolini."



THE LOTOS CLUB

NEW YORK recently lost its oldest and in many respects its most popular and widely known citizen, Chauncey Depew, and those who have read his "Memories of Eighty Years" will recall the affectionate terms in which he speaks of the Lotos Club and of joyous gatherings within its walls in days gone by. He recalls with pride that although countless celebrities of many lands had spoken within its walls, he could claim to have made more after dinner speeches to the Lotos Club than anybody else. I do not know where the Lotos Club, which dates back into the mid-nineteenth century, was originally located, but its present home is on 57th St. near Carnegie Hall, and was, I believe, designed by one of its most eminent members, the late Stanford White, whose talent is writ large over the older edifices of New York. In days gone by no function at the Lotos was complete without the presence of Chauncey Depew, who had a natural instinct for gaiety and was by all accounts as clubbable a being as ever lived. His bust in marble is within its walls as is that of Hon. White-law Reid, an habitue in the days when he was editor of the New York "Tribune".

Few clubs in which I have loitered have more of the distinctive quality of "atmosphere", and its membership unites in a singular degree business and professional with the artistic classes. The walls of its luncheon room are rich in records of entertainments in days gone by, and photographs of celebrities. Henry Irving and Henry M. Stanley, the explorer, were particularly fond of this club, and so was the English poet, Sir Edwin Arnold, author of "The Light of Asia". Arnold was so delighted with its hospitality in his various visits to New York, that years ago he presented the Club with the original manuscript of his finest shorter poem "Potiphar's Wife" in his own beautiful handwriting. The sheets hang framed upon the wall of the luncheon room. The Club years ago conceived the happy idea of framing and preserving the menu cover designs for its banquets, the work of gifted artists in its membership. It has collected photographs not only of its earlier actor members, but of celebrated women of the stage, like Charlotte Cushman, Adelaide Neilson and Ellen Terry. There you will see Julia Marlowe in lovely girlish guise after she had made her first hit as Viola in "Twelfth Night" nearly forty years ago. There are pictures of the favorites of an older generation like Lester Wallack, Charles W. Coudock, William Rufus Blake, William J. Florence, John T. Raymond, John McCullough, and of course the great Edwin Booth, and old timers among the membership have tales to tell of all these men. Nearly all the older school of American landscape painters, men like H. W. Ranger, Winslow Homer and the Mor's, were members of the Lotos and examples of their art hang on its walls.

### AN ACTOR'S FUNERAL

JUST on the day I arrived in New York, an old actor friend with whom I have spent many a pleasant hour, died very suddenly, although to his intimates the fact that he had suffered from heart disease for years was known. He was Thomas A. Wise, Shepherd of the Lambs, and one of its oldest members. Tom Wise was beloved for an absolutely unbreakable spirit of kindness and good humor, and a limitless generosity toward less fortunate members of his profession. When I dropped into the Lambs I found prevailing sadness and members recalling that but two months previously they had lost another of their best loved members, Rapley Holmes. In the Players' Club members were still lamenting that John Drew, for years its President, and the doyen of his profession had passed away, less than a year ago and now Wise was gone. The funeral service for the latter on Sunday afternoon, March 25th, was one of the most remarkable gatherings of theatrical folk ever seen in New York. It was my first visit to the Church of the Transfiguration on 29th St., "the Little Church Around the Corner" beloved by actors for decades. Many years ago after the death of a once celebrated actor, George Holland, his gifted sons, the late Joseph Holland and the late E. M. Holland, approached a stiff and starchy parson with a request that he preside at the funeral service of their father. He demurred at pronouncing the last rites over an actor, but said rather contemptuously that there was "a little church around the corner" that they might apply to. At the Church of the Transfiguration their request was sympathetically granted, and from that day to this the acting profession has made it their shrine and sanctuary. Far from being a "little church", it now covers a large area, although the original roof had been retained. Its older section is much like old St. Paul's Church on Bloor St., Toronto, now used as the school house of the gigantic edifice beside it. Unquestionably it is the best known church in New York, and is one of the most distinctively Anglo-Catholic churches of America in ritual and appointments.

Nearly every actor knows it well, for the children of actors are baptized there, many are married there, and the eminent men of the profession, even when not carried to the grave from its portals, are the subject of memorial services, as in the case of John Drew, who died on the Pacific coast. Among its memorial windows is one to Joseph Jefferson, which is unique for a church. One of its details shows an episode from "Rip Van Winkle" with the gnomes and their kegs of gin. In the congregation one noted many old men who were famous when Tom Wise, whose age was 73, was gradually making his way to fame. Among them was a feeble little man whom I had thought was dead, the once celebrated Frank Daniels, and one of the best light comedians of the nineties who is still seen on the stage occasionally, Fritz Williams. Another veteran was the great negro minstrel, Willis P. Sweatman. The striking figure of the doyen of American dramatists, Augustus Thomas, author of "Alabama" and "Arizona", was among the throng and the tall impressive C. Aubrey Smith, official representative of the Greenroom Club of London, and the acting profession of England, for Tom Wise though his career had been made in America, was a native of Kent, and a brother-in-law of the celebrated London actor, Ben Webster. Perhaps the most handsome man present, transformed from the garb of Falstaff, was Otis Skinner.

On occasions of this kind the rector permits a departure from the usual ritual in the nature of addresses by the members of the acting profession. Walter Hampden, John Drew's successor as President of the Players' Club, made

## Vignettes of Manhattan

by Hector Charlesworth

the chief oration of the day in eloquent and fluent English, and with a noble delivery appropriate to the ecclesiastical environment. He was followed on behalf of the Lambs by the old dramatist, Edwin Milton Royle, author of several noted plays, the most famous of which is "The Squaw Man". Mr. Royle in his younger days was an actor in the company of Edwin Booth, and trained in speech by him, so that again the tone of the utterance was beautiful. Incidentally Mr. Royle recited a poem which his widow said had been Tom Wise's favorite in years of concealed suffering, which had rendered it impossible for him to sleep in a recumbent position. It was "Carry On" by the Canadian poet, Robert W. Service. The celebrated composer, Henry Rowe Shelley, was at the organ, and the choir of men's voices was notably fine, for it consisted of thirty actor singers of note. A beautiful episode was the singing of "One Sweetly Solemn Thought", by a young Montreal baritone named Cowans, a relative both of the late Sir Mortimer Davis and of the late Lord Shaughnessy. The singer told me that he had selected this sacred song because it was composed by a fellow Canadian, the late Dr. Ambrose of Hamilton. I do not think Tom Wise realized in his lifetime how greatly beloved he was by his fellows, or that his funeral would bring so great an outpouring of them. Many on tour in nearby cities like Philadelphia and Boston came home for the day to pay respect to his memory.

### SHAKESPEARE ON BROADWAY

THE present season in New York has been marked by several revivals of Shakespeare on Broadway, all more or less interesting, and the critics, most of whom have rejected plays of their own in their desks, are rather sniffy about it. They are as tolerant of Shakespeare as they are of a real playwright who happens to emerge from the critical ranks like Robert E. Sherwood for instance, but they seem to think the poet is hampering the progress of American drama. Two of these productions have late been seen in Toronto, "The Merry Wives of Windsor" and "The Merchant of Venice". In few of the Broadway commentaries on these productions did I note any perception of salient factors which differentiate them from the routine presentations of Shakespeare in the past,—their aesthetic beauty and their speed of movement. Now if they had been musical comedies or revues of recent vintage, these points would have been emphasized. In discussing the situation with one of the most refined and skillful of American playwrights, I said that I sometimes wondered why critics, not only in New York, but elsewhere, suddenly became so fastidious and indeed supercilious, whenever any actor or manager essayed Shakespeare, in contrast with their standards with regard to sketchy modern pieces. I had in mind one widely known critic, who a few seasons ago proclaimed "The Old Soak" one of the best plays, but can find no merit in "The Merry Wives of Windsor". The playwright's answer was terse. "The damn fools don't know anything about Shakespeare," he said, "so they take a lofty tone to get by."

This was severe, but it came from a man who in his youth had been a newspaper colleague of celebrated critics like William Winter and J. Kaniken Towse. Justification of his remarks might be found in something which happened in connection with George Arliss' first appearance as Shylock. It is hardly believable that anyone writing of the theatre should be ignorant of "The Merchant of Venice", but so it proved. Two or three years ago the famous "wizard", David Belasco, made an acting version of that play for David Warfield, and taking a leaf out of the book of Colley Cibber, made at least one alteration. One of Bassanio's friends jocosely tells of the Jew screaming "My daughter, my ducats," amid the laughter of his comrades. Belasco thought that this offered an opportunity to edit Shakespeare, so he put these ejaculations into the mouth of Shylock and added them to the scene with Tubal. After the first appearance of Mr. Arliss as Shylock, no less than three critics censured him for having done violence to Shakespeare by omitting these lines. Their education in even the most widely known of all Shakespeare's plays had come via Belasco.

Two well-known artists who have played Shakespeare this season have been assailed in terms almost insulting. Eva Le Gallienne has been treated almost as a criminal for playing Viola in "Twelfth Night", and Walter Hampden has committed almost a penal offence in the mind of at least one noted commentator, by reviving "King Henry the Fifth". I did not see Miss Le Gallienne's Viola, and to me she does not seem an ideal selection for the robust phases of the role; but I am quite certain that she would be poetic and thoughtful, and her ambition to play the part is not to be censured. Obviously it was not a failure, for "Twelfth Night" continues to be presented at her Civic Repertory Theatre.

Mr. Hampden's "Henry the Fifth" I did see, and found it in comparison with that of Richard Mansfield, a great production of 25 years ago, lacking in the martial spirit essential to this heroic pageant play. After Mr. Hampden's brilliant and flamboyant Cyrano de Bergerac, the note of semi-gloom which pervaded it was as unexpected as it was disappointing. Why Mr. Hampden should play the vital and warlike young Plantagenet as though he were Hamlet I cannot say, but in certain of the serious speeches, especially the prayer on the night before Agincourt, his eloquence was deeply impressive. The production, designed by Claude Bragdon, is singularly impressive and beautiful, but the acting of many of the minor roles is sadly inadequate. Yet with all its shortcomings the "after taste" of the play, if I may so express it, was much more satisfying than that of most of the smart modern productions I saw. One brought away from the theatre a sense of beauty at any rate, and much to think about.

The production which fared best at the hands of the critics was Basil Sydney's presentation of "The Taming of the Shrew", and this not because it was by Shakespeare, but because it was in modern garb. Personally the "Shrew" seems so inferior to most of Shakespeare's plays that I care not how it is done, and it is really the most adaptable to modern garb of all the classic comedies, because its spirit approximates closely to the Broadway "comedy of bad manners". Mr. Sydney, moreover, has a partner of the most exquisite and delightful quality in Mary Ellis, who would be charming under any circumstances, and though rather obvious in his methods has undoubtedly fine artistic ambitions. The poisonous spirit of Broadway criticism lies in its rooted prejudice against artistic ambition in

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the actor. It seems to me futile to expect better conditions in the modern theatre when every outcropping of serious ambition is scoffed at by theatrical chroniclers, who will sacrifice anything to an opportunity for what is known as a "wise crack".

Iron chains were used in a West-end orchestra the other evening. Yet we wouldn't mind betting that the saxophonist broke loose and played after all.—Punch.

When the Athenaeum Club re-opens shortly, it will be found to have been very much modernized. The members however have not been tampered with.—Punch.





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PRINTED AND PUBLISHED BY  
**CONSOLIDATED PRESS, LIMITED**  
CORNER RICHMOND & SHEPPARD STREETS  
TORONTO 2, CANADA

MONTREAL - 10 Cathcart Street  
WINNIPEG - 304 Birks Bldg., Portage Ave.  
NEW YORK - Room 506, 505 Fifth Avenue  
CHICAGO - 185 North Wabash Ave.  
LONDON - 10 Norfolk St., Strand, W.C.

MILLER MCKNIGHT, BUSINESS MANAGER

Subscriptions to points in Canada, Newfoundland, U.S.A. and Mexico, \$7.00. Single Copies 10 cts. All other countries \$10.00.

Entered as second-class matter March 8th, 1909, at the post office at Buffalo, N.Y., under the Act of Congress of March 3, 1879.

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PRICE 10c. A COPY \$4.00 A YEAR  
Volume 43, No. 24. Whole No. 1833

### Ottawa

(By one who has never been there)

MR. HANSARD, the most quoted member of Parliament, says that the population of Ottawa is composed of three parts:

1. Those who are about to serve on a commission.
2. Those who are serving on a commission.
3. Those who are in hiding for fear they might be asked to serve on a commission. (What's wrong with this picture?)

That may be all right for Mr. Hansard, but I asked the office boy, and he divided the people of the Capital into:

1. Frank Neighbor.
  2. The rest of the Senator Hockley team.
- All of which leads to the subject of the Senate. While not in favor of abolishing it, I favor its strict regulation. It is a scandal the way these Senators, many of them white-haired men who should know better, waste the nation's time and money by playing hockey before the public. Granted they do it in their own time, it's bad enough. Think of the menace to their health and to the country's welfare. How can these men take their seats in the Senate Chamber coming right from the ice, perspiring and their beards all a-tangle, and expect to weigh carefully the matters of state which are brought before them? Here is room for reform, indeed!

Well, I think that is about all I have to say about Ottawa.

And, oh, yes, I believe there is a Governor-General about the town somewhere if one were to take the trouble to hunt him out.

—W. D. Stovel.

### This Untruthful World

Mr. Amery Recalls a Story of His Youth

MR. AMERY, Dominions and Colonial Secretary, who was the chief guest at a Dominions' Night dinner at the London Press Club recently, spoke of the "world's tendency to untruthfulness", and said: The true function of the Press was the mitigation of inaccuracy.

Giving an example of the difference between a country where there was no Press and that in which there was one, he said that many years ago, in his chivalrous youth, in defence of a Bulgarian lady, he broke his umbrella on the head of a Turkish policeman who (Mr. Amery added after a pause) molested him. The Governor of the province apologized for the conduct of his official, and the incident so far as he (Mr. Amery) was concerned was closed. It was reported fairly accurately in the Press with one slight inaccuracy—that he was put into prison.



THE "ROYAL OAK" NAVAL COURT MARTIAL  
Capt. Dewar, who received and forwarded the letter of complaint against Admiral Collard which precipitated the trouble, and who was censured and deprived of his ship but will be retained in the service. Capt. Dewar's brilliant defence of his action was a feature of the trial.



MR. BALDWIN'S TIP TO THE STOCK EXCHANGE

Mr. Baldwin has learnt his lesson in rubber, and his recent blunder whereby British stockholders were involved in a loss running into hundreds of thousands of pounds is not to be repeated. The picture shows crowd outside the Rubber Exchange in Mincing Lane awaiting the decision of the Cabinet simultaneously divulged with the statement in the Commons.

As he was not put into prison he did not suffer seriously from the statement.

"This happened in Macedonia," said Mr. Amery, "and some months afterwards I was in Albania seventy or eighty miles from the scene of the incident when I met some brigands by the wayside, and I got into conversation with them. And we talked about the happenings of the countryside. They told me that in the previous winter there had been a rising of the Bulgarians in the northern part of Macedonia, that it had been suppressed with merciless severity. At a critical moment, they told me, two battalions of Turks were routed with great slaughter by a single Englishman armed with a stick. I asked them if they knew anything more about that Englishman, and they said 'No,' that they only knew that he was incredibly fierce of aspect and gigantic in stature."



THE "ROYAL OAK" NAVAL COURT MARTIAL  
Rear-Admiral Collard, who has since been retired from the Service, arriving at the Aircraft-Carrier "Eagle" on which the trial was held at Gibraltar.

### Greetings from the Enemy

By Victor Lauriston

IT IS said of Hon. R. B. Bennett, leader of the Conservative party in the Dominion, that most of his political opponents are his personal friends. You can't tell by the tone in which "Dick" Bennett talks to a fellow-Parliamentarian whether said fellow-Parliamentarian is Grit or Tory.

This is no new talent, acquired to adorn the leadership. It has marked R. B. Bennett throughout his entire career from the days thirty years ago when he was a boy member and opposition leader of the old Territories Legislature.

They still tell a story about the remarkable reception committee which greeted Hon. R. B. Bennett some seven years ago on the occasion of his first visit as a political spell-binder to the city of Chatham.

It was in the election of 1921, when Hon. Arthur Meighen was appealing to the country for the first time. In Kent county A. B. McCoig, the veteran Liberal member, was opposed by W. A. Hammond as the official Conservative nominee. In the closing days of the campaign "Archie", as he was popularly known, had arranged to address a meeting at Ridgetown on the same day that Bennett was slated to speak for Hammond at Chatham.

Thus it came about that when Bennett stepped down from the C. P. R. train the first man he came face to face with was Archie McCoig, waiting on the station platform for the outbound Père Marquette.

Bennett was equal to the occasion.

"Well, Archie," he exclaimed, "this is pretty good. Here I come all the way from Ottawa to pound the tar out of you, and you're the very first man to meet and welcome me."

"Don't let that worry you," retorted the redoubtable McCoig. "I've got your man licked right now."

"Then I can't do you much damage, even if I wanted to?"

The two chatted a few minutes on the station platform. Then McCoig said:

"Did you ever meet Bill Hammond? He's a mighty decent fellow. Come right down the street, Dick, and I'll introduce you."

"Glad to, Archie."

So, escorted by the Liberal candidate, Hon. R. B. Bennett went down King Street, Chatham, to meet McCoig's Conservative opponent.

### THE PASSING SHOW

EVANESCENCE

How soon the bloom upon the red rose falters,  
How soon the thrush's song fades in the oak;  
How soon the smile upon thy fair cheek alters  
When I declare: "alas, dear Love, I'm broke!"

A Chicago couple committed suicide by inhaling gas. Evidently they regarded it as a neater method than walking out on the street.

"Does your wife talk in her sleep?"  
"No, but she talks in mine."

But let us not forget that Adam and Eve were put out of the Garden of Eden for going on a fruit diet.

"Her eyes filled with tears, but she gulped them down in silence."—Love Story Magazine.

And brushed away the sobs with the back of her hand.

What the average man knows about women:

The spring floods of verse are upon us, and typical of the hundreds of poems that pour into an editor's office, is the following:

SPRING!

Spring, thou wondrous Sprite,  
Oh tell me!  
Whence thy might?  
To fascinate me so,  
To make the birds to flight,  
To make the flowers to grow,  
The waters turn to silver,  
And all the world's aglow.

Thou makest me wonder with surprise!  
How beauteous to thy command does arise!  
Do I covet thee?  
Why look at the tree?  
The birds, the bee,  
The land, the sea,  
Oh! harmonious glee,  
I ask thy secret midst obscurity,  
Thy whisper; Affinity with thy Divinity.

It was his first day on the green and one sadly to be remembered. He took a wild swing at the ball and knocked it for two hundred yards. Then turning quickly to the "pro" he shouted excitedly:

"Where do I run to?"

Nowadays, of course, the long hair on a man's coat is his own.

Irony: getting married before a justice of the Peace.

Smith: "I see one has now to get a license for a bicycle."

Jones: "Yes. And soon one will have to get a license for a baby-carriage."

Smith: "Go on. One has to do that already."

Hal Frank

### Sir Robert Horne on Radio English

By P. W. Luce

ON HIS way home to England from a visit to Australia Sir Robert Horne, G.B.E., stopped over in Vancouver long enough to give an address before the Canadian Club. Much of his talk was devoted to business relations between the Mother Country and the Dominions, but Sir Robert managed to sweeten his speech with a few choice anecdotes.

One of these dealt with the varying pronunciation of English words in distant parts of the Empire.

"Whatever may be the demerits of speech in the many places I have recently visited," said Sir Robert, "I am thankful to say that the letter 'H' is usually given its true value, and no more. You all know how prone some of the stay-at-home Englishmen are to drop that consonant when they shouldn't, and then try to make up for it by stressing an aspirate where there isn't any."

"When I was president of the Board of Trade I was in rather close touch with the B. B. C., the corporation that controls radio in the British Isles. This was during a time when criticism was rather free and frequent, some of it deserved, some not. Quite a controversy was stirred up by the pronunciation of some of the broadcasters, but the prize 'kick' came from an old man who said he had been deeply shocked by an announcer who had said, during the children's hour:

"Now we are going to have a hell of a story!"

"The announcer was summoned before the board and gave this satisfactory explanation:

"What I said was 'Now we're goin' to 'ave a Hel-ephant story', and the story about this Helephant was—"



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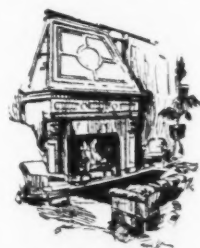
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THE "ROYAL OAK" NAVAL COURT MARTIAL  
Commander Daniel, who wrote the letter of complaint against Admiral Collard which precipitated the trouble. He was censured and deprived of his ship, but his services will be retained.





### Government's Satisfactory Stand on St. Lawrence Canal Proposals—Advisory Committee's Suggestions— Futile Blockades by Private Members

THE correspondence that has passed between the Canadian and the United States governments on the question of the St. Lawrence-Great Lakes deep waterway project confirms the assurance of the Prime Minister that he had not made any commitments in the matter calculated to be prejudicial to the interests of this country. This government submitted to Washington the report of its National Advisory Committee, made last January, as a possible basis for negotiations, but it exhibited no great anxiety to hurry these negotiations. On the contrary, it appears to recognize that before it can have any definite dealings with the United States on the question it must secure a decision in the issue between itself and the provincial governments as to the respective rights of the Dominion and the provinces in the St. Lawrence. Washington having accepted with some important reservations, the report of the National Committee as a basis for negotiations, Ottawa merely sends back word that it is now in a position to discuss the question further with the provinces. As these discussions are not likely to accomplish very much until the Privy Council has given its judgment on the question at issue between the Dominion and the provinces, which should be about next December, definite negotiations between Ottawa and Washington cannot have much progress for the next seven or eight months. Washington frankly admits impatience with such delay and proposes that commissioners be forthwith appointed by the two countries for the consideration of the terms of a convention or treaty. To this proposal Ottawa has made no reply to date.

The Canadian government set up no conditions respecting the United States tariff against Canadian products of the Chicago water diversion to which Washington must agree before negotiations could be opened, but it did give quite plain intimation in connection with both matters that the United States could assist the negotiations by respecting Canadian public opinion. It has pointed out that the transportation handicaps sustained by the United States in the movement of the products of the middle-western states to the seaboard, and which cause the neighboring country to greatly desire the St. Lawrence development are by no means as severe in Canada, owing largely to lower freight rates, and then it proceeds to suggest that "Canadian agriculture is more directly affected by the restrictions on the importation of Canadian farm products which have been imposed by the United States in recent years, with the object, it is understood, of assisting agriculture in those western states which would share so largely in the benefits of the proposed St. Lawrence waterway." In other words, Mr. Vincent Massey, in the name of the government, has intimated to the Washington government that since the United States wants the waterway principally for the advantage of its western farmers the disabilities sustained by the farming interests of Western Canada by reason of the tariff barriers might properly be considered in connection with the matter. Mr. Massey's note continues: "This situation, and the effects upon the Maritime sections of Canada of United States duties on the products of the fisheries, are among the factors which have contributed to bringing it about that public opinion in Canada has not so clearly crystallized in favor of the waterway project as appears to be the case in the United States." Which is to say that Canada is not as keen for the waterway as the United States on account of resentment on the part of sections of the Canadian public over the restrictions of the United States tariff, the implication being that removal of the cause of this resentment would tend to secure greater favor in this country for the St. Lawrence scheme.

Mr. Kellogg, the United States Secretary of State, has ignored these hints about the tariff in his replies to Ottawa and the Canadian government in its further communications has not revived them. Washington, however, has agreed to a discussion of the whole question of the preservation of the waters properly belonging to the St. Lawrence watershed, which would include the Chicago diversion.

THE report of the Canadian National Advisory Committee, submitted by the Canadian government to Washington as a proposed basis of negotiations, is the most interesting part of the correspondence in that it reveals the attitude of those who are chiefly advocating the project in Canada, which attitude has been endorsed by the government. It is clear that this committee, of which Sir Clifford Sifton of Toronto, Senator Wilfrid Laurier McDougall of Montreal, and Thomas Ahearn of Ottawa, were leading members, has considered the scheme largely as a power development project for the present at least. The committee proposes, in fact, that the Canadian section of the St. Lawrence should be developed in advance of the international section by private interests, and that the latter section should not be developed until the power resulting from the former section had been absorbed in the Canadian market. It would be opposed to the project if it were to be undertaken as a national enterprise at the country's expense. Thus, it says: "We have carefully considered the financial aspects of the project. If it were seriously suggested that Canada should undertake to finance as a public undertaking the immense outlay that would be required even in the domestic section of the St. Lawrence, or assume one-half of the fresh financial obligations involved in the project as a whole, we would unhesitatingly recommend that no action be taken until such time as the Dominion shall have had opportunity to recover from the heavy financial burdens imposed by the war, by our railway obligations growing out of the war, and by necessity, since the war ended, to find the large sums required for needed public works throughout the Dominion." Then, to make its proposal clearer, it continues: "We are of opinion, however, that an arrangement might be made which would make possible the undertaking at little, if any, public expense so far as Canada is concerned. The St. Lawrence, between Montreal and Lake Ontario, consists of a national and an international sec-

tion, and, with the exception of the Welland Canal, the international section continues throughout to the head of the Lakes. We believe that the first concern of this committee should be, and of the government will be, the national aspects of the proposed undertaking, and we regard it as desirable that the initial development take place in the purely domestic section of the river lying within the Province of Quebec. We believe that if a reasonable time were permitted in which to enable the resultant power to be economically absorbed the development of this national section would be undertaken by private agencies able and willing to finance the entire work, including the necessary canalization, in return for the right to develop power". The committee's proposal, adopted by the government, is, therefore, that private interests should be given the power rights on the national section in return for building the navigation canals and that the international section should be held up until the power so developed is successfully marketed. To the latter part of this proposal Mr. Kellogg takes exception, insisting that the undertaking should be carried out so that all parts of the navigation system should be completed at substantially the same time.

AS TO the division of the cost of the enterprise between the countries, the committee's proposition is that if Canada builds the national section the United States should undertake the entire cost of the international section, including the development of power for both countries, and also do the necessary deepening of the channels to the head of the Lakes. It includes in Canada's contribution the \$80,000,000 already spent by this country on the St. Lawrence channel and canals and the old Welland Canal and \$5,500,000 at Sault Ste. Marie. The future costs included are \$115,000,000 for the new Welland Canal, and \$199,670,000 for canalization and power development on the national section. Canada's share is thus placed at \$400,830,000. The share of the United States is figured at \$383,183,000, which includes \$43,836,000 for dredging the Detroit and St. Clair rivers and building locks at Sault Ste. Marie, \$65,000,000 for the upper lake channels, and \$274,247,000 for the international section. Washington raises no special objections to the general lines of the proposed cost division, but suggests that the money already expended by Canada on the waterway should not be regarded as part of the contribution of this country.

The question of the rights of the United States in the use of Canadian canals under existing treaties is not directly dealt with in the exchange of notes, but Mr. Kellogg makes something approaching an admission when he suggests that "the use of the waterway should be properly safeguarded by treaties between the two countries."

CORRESPONDENCE which passed between the British Ambassador at Washington and latterly the Canadian Minister and the United States government on the matter of the Chicago diversion of water from the Great Lakes reveals that the Canadian government has taken a decidedly strong position for several years and has consistently declined to admit any of Chicago's claims of being entitled to the water. The language of the notes to the American government, especially those of Sir Esme Howard, have been sustainably firm and the attitude of Canada has been sustained throughout, and with frequency. Nothing has been accomplished, of course. The decision of Charles Evans Hughes last fall purported to confirm the legality of the permit of the U. S. Secretary of War under which Chicago is abstracting the water, but it held that the United States Congress had the right to regulate the extent of the abstraction. Appeal from the Hughes decision will be taken by some of the protesting states.

AN ATTEMPT is being made to have the Ontario divorce court bill brought on for consideration in the House of Commons at an early date instead of being held over to be lost by prorogation. In order to bring the matter to the attention of the House, Mr. Woodsworth of Winnipeg took the course of preventing the passage of some seventy-five divorce bills. There is now only an hour a day twice a week for private bills and the practice has been to pass the divorce bills in bulk, one motion being made to cover whatever number are before the House. The Winnipeg member protested against this "disgraceful procedure" in an effort to secure an assurance from the government that the Ontario divorce court measure should have way made for it this session, but his manoeuvre accomplished nothing more than the holding up of the divorce bills which had been sent on by the Senate. The Ontario bill is being held up, it is understood, out of consideration for the reluctance of certain members to take a stand on it owing to religious scruples.

ONTARIO and Quebec members have indulged in some blockading methods in connection with the government's measures for large loans to Quebec and Toronto. For a couple of days the Ontario members fought the handing over of another eight and a half millions to the Quebec Harbor Commission, and the Quebec members retaliated by opposing the further loan of three and a half millions to the Toronto Terminals Company. The Quebec Harbor has not been making money wherewith to return interest to the government on its loans and the Ontario Tories wanted matters tightened up. When the Toronto bill came on French members from Quebec rose up one by one to protest and there were more speeches in French than on any other occasion this session. However, both loans will be made.

A LOT of private members' legislation seems due to die at prorogation because there will not be time to consider it. Among such measures is that of Mr. Stewart of Leeds, to prohibit the export of electric power. It has been before the House since the beginning of the session, but is not likely to be dealt with unless the government should see the wisdom of adopting it as ministerial legislation.

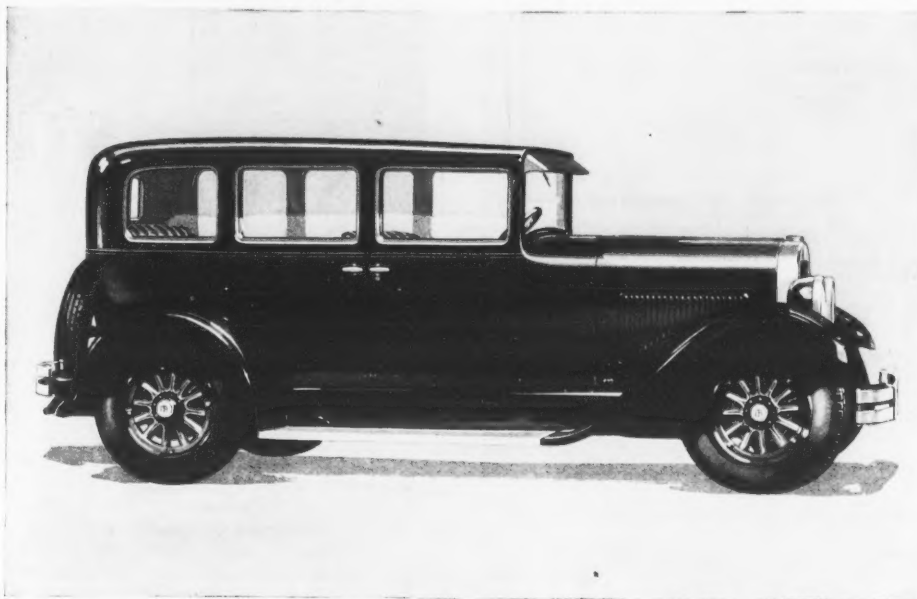
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## Maurice Hutton's Valedictory

Retiring Principal of University College, Toronto.  
 Reviews Nearly Half a Century of Academic Life in Canada

In a recent address (the text of which follows) before the University College Alumni Association (University of Toronto) Principal Maurice Hutton uttered what was practically his valedictory to the thousands of graduates who have been inspired by his teaching during nearly half a century of academic life in Canada. Principal Hutton is retiring at the end of the present academic year. He was born in Manchester in 1856, and was educated at Magdalen and Worcester Colleges, Oxford. He was a Fellow of Merton College when in 1880 he accepted the post of Professor of Classics at Toronto, and since 1901 has been Principal of University College. He is the author of many delightful books and has long been greatly beloved by his students.

THIS is presumably the last opportunity I shall find of addressing the graduates of University College as Principal. I am now in *articulo mortis* and like Charles II, and the Greek language which I profess, I am unconsciously long adying; and that I am still here to do so, illustrates the good luck which has followed me through life, or at any rate, since I had the good luck to strike the shores of Canada. That I heard of the opening here in 1880, was itself a stroke of luck—I mean that I heard of it accidentally through friends, rather than through advertisements in the newspapers, through chance meetings of friends of mine—Canadians on an ocean steamer, and similar chances, with all of which I need not trouble you, even if I remembered still, as I do not, all the various details.

I shall content myself with saying that even as a young man, I formed the opinion that Canada was a land of opportunity in a sense which could not be used of the even then congested land, the over-peopled islands to which I belonged, whose congestion I could readily realize even then from having lived a great deal in two characteristically over-peopled and congested cities. Further, I knew from another chance, a Canadian whom I met as a fellow scholar in my Oxford College, what promise this University offered, what good students and good professors it already contained, and what good candidates were offering themselves for the vacancy. I struck while the iron was hot; and the stroke was successful. I did not want to tie myself to the fierce competition of an old and congested land. I wanted rather a land with a small population and endless acres. I believed even then that the prosperity of Great Britain was due to passing causes, to the industrial revolution which had made Great Britain the world's market for a short period for coal, and the endless manufactures made easy and prosperous by British coal. I believed even then that the prospects of the United States and Canada rested on causes much more permanent and stable; on their small population, small, even in the case of the United States—relatively to their endless virgin acres and untapped resources. I was depressed—what Englishman is not?—by the spectacle of East London, of Liverpool, of Glasgow, of Dundee, of Dublin, of Bristol, of Sheffield. Some of these places I only came to see afterwards; but I saw enough to divine more than I had seen actually. I wanted a land of more open spaces, of more freedom of opportunity for the mass of men, of more actual equality for all men. Canada had an unequalled share of equality in 1880; it has still after fifty years much more equality than exists elsewhere.

CANADA, when I came out, realized even more than today the words with which Tacitus compliments the Marseilles of his day: He was "*græca civitate et provincie altissimam mistam ac bene compositam*," a happy maxim of Greek refinement with a native and provincial simplicity. Therefore I took the chance which appealed to me and came out to Canada. The luck followed fast and afterward faster. I knew the promise of this University; but I did not know, and no one could have told me, of the amazing strides which this University was to make in the next fifty years; that this University was to become the greatest University of Canada, the greatest not merely in the number of its students—that might be a comparatively small thing—but in the quality of its students; in their interest in academic work, due to the large admixture of Scottish blood and Scotch intellectual keenness, which tempered happily a certain indifference to learning and academic pursuits such as has always marked the practical minded young Englishman of the two chief English Universities, and has always leavened their teachers with an undue proportion—undue relatively to the number of Scotch students—of Scotch teachers and even Irish teachers; but above all, when I am speaking of the quality of the students here, I did not know, I could not know, that I should find here students of unsurpassed kindness, good nature and good humor, and always ready to make the best of their teachers, and believe the best of them; never influenced seriously, barely influenced at all by the catch words which sometimes catch older men and politicians, and impose upon them; the catch words of a narrow nationalism: "Canada for the Canadians" and their like. Time and the growth of the University and the increased facilities for transit from Canada to Great Britain, and *vice versa*, have finally delivered Canada from the two opposite dangers to which Universities were once subject: the staffing of a University by professors imported wholesale from home and ignorant of the land to which they have come, and the students they are to teach; and the other danger, a narrow nationalism—the danger of in-breeding and filling the university chairs with men who know only the land which has borne them, and the native students from whose ranks they have risen.

TODAY we have scores of teachers from Universities outside of Canada, and scores also of our own Canadians, who have added to their course here the more specialized courses belonging naturally to the Universities of the older lands, more specialized subjects, and drawing their pupils from much older and more richly endowed and more specialized schools; where a boy begins University subjects at a much younger age, and follows them much more consecutively and continuously even before he enters his University—and necessarily enjoys a much more intensive culture in them than a new land can offer. The English boy is a product, when he has brains, of intensive cultivation, just as an English acre often is.

I have said nothing, except in implication perhaps, of the advantages this University has offered in the last fifty years. What other University can offer a professor the moving spectacle of students of his own leaving him and the University to fill the highest posts which a great and growing country can offer, to become its Premiers and Judges, its leading lawyers and doctors, and statesmen and engineers and teachers and clerics? If I have not repeated the full advantages of this opportunity it was merely that

I preferred, when the time came to choose, not casually and incidentally, but deliberately and for good reason—the necessarily neglected field of Greek instead of Latin; necessarily neglected I mean, in a new and commercial age and among a practical people.

The choice was deliberate and I have not regretted it. I know, as you know, gentlemen, that he is not a wise man, in general, who sets himself against the age, against the Zeitgeist, who makes no compromises with the age, and neither understands it, nor wants to understand it; who prefers to row steadily against the stream with hard laborious rowing, making no perceptible progress... expending all his muscles in keeping his small boat almost stationary, content if it be not rapidly carried onwards over the Niagara of the Zeitgeist and plunged finally into the rapids below the cataract.

But these general reflections about resisting the Zeitgeist are not as cogent in all cases as they may seem in their broader aspect. I conceived when I made the choice of Greek and not Latin, I conceive still to-day—paradoxical, preposterous, even lunatic though it seem to some people—that the writings of the Greek philosophers, historians and dramatists have a value and a meaning which is literally eternal, as long at least as the sun and moon endure, for all ages; that there is not a modern problem in history, philosophy, or science which was not started then, and does not still owe much to them; that every ethical and economic problem with which the world wrestles painfully, has been illuminated by them; that free thought was the Greek gift to the world; that nothing except the Christian religion—I see the magnitude, believe me, of that exception—came later into the world, greater than the genius of the Greeks; and even that, as you know, was developed by apostles and thinkers trained in Greek; cities and Greek learning and writings in the later Greek language, and owing its modern dogmas and doctrines to fathers of the church and philosophers brought up on Plato.

I CONCEIVED that it was worth-while to so interpret Plato and Aristotle and Thucydides and Herodotus and Sophocles—to mention only half of the ten great Greek names—as to show Canadian students that these are no back numbers, out of date, but crammed full of treasures, new as well as old, with a meaning and significance to all intelligent men of every age; the five which not only ushered in a renaissance of learning in the 14th and 15th centuries, but are forever recreating learning and intelligence, and shedding light on life as no other five have done. "There is no old age in Greece," said an old Egyptian. He might have said just as well, or better, "There is no old age for the great Greek thinkers". They are always new and young. Men have been turned to taking up Greek by reading Rollin's ancient history, chiefly, I presume, because Rollin is so full of Herodotus. And therefore I have spent my life,—as a witty Greek said to Socrates—talking in a forgotten corner to a handful of boys—(and girls; but Socrates had not such luck—he was confined to boys; confined to helping boys in their confinement—to acting as an accoucheur to the masculine travail of boys' minds, striving to deliver boys of their unconscious deep buried progeny of thought; and for that reason prepossessed of the charm and beauty of the young intellect of the boy.)—"neglecting the banks and market places," as the same wit continued in his reproaches, "and the city stores and offices where men acquire knowledge of life and business and balance of mind, and a balance also at their bankers."

But under the circumstances and thanks to my lucky star, I am as impenitent as Socrates. If there be anything else I have tried to do besides conveying this impression of the unequalled resources of Greek literature, it is also only a part of the same Greek culture. Socrates and Plato and Aristotle and the other three not only wrote philosophy, they were also interested in everything, and wrote literature. Whenever I open my mouth (even if I sometimes put my foot in it, as other men) more often it is to bring out just fragments of Greek literature. My hearers do not know it, but I am only serving them—as the Greek writer said of Homer, and of their debt to him)—I am only serving them *hors d'œuvres* or cutlets, or *entrées* or joints from the Greek table. I say nothing of myself, I am only quoting them. But if I don't say it aloud, if I don't repel my audience by saying so aloud, I generally find they are interested in spite of my being a Professor of Greek. It is, of course, when they are interested exactly the opposite; it is because I am a professor of Greek. I don't have to seek and wander far afield for a subject. The illimitable ocean of Greek literature, of Greek wit and wisdom and knowledge of life and man, lies before me for me to pick and choose from what past or port I shall launch my little craft of speech.

IF I ever add anything to my Greek store, it is only as I hinted before, taken from that other book of literature, the only literature which rivals and surpasses the Greek, the book of the Jews and Christians. They didn't know everything down in Judea, but they knew down in Judea the only things which the Greeks didn't know, and for want of which the Greeks ended up naturally, most of them at least, in deep pessimism. Those other non-Greeks drank deeply of the springs of faith, hope and charity and contrived to cultivate optimism about life, a belief in its provisional nature, and a faith that it was only a half way house and a starting point on a longer and more promising pilgrimage. And those newer and non-Greek springs inspire more poetry and visions more beautiful even than the Pierian Springs of the Greek muses. They have inspired even grammarians—like the grammarian of the poet Browning—they can inspire the dullest and the hardest researches and researchers. The want of these springs is hardly felt in the heyday of youth, at any rate by the readers of Plato, Aristotle and Thucydides, Herodotus and Sophocles; but they justify themselves when the sun is sinking from the hills of Attica and the hemlock draught is approaching. If I ever talk about them and when I talk about them, it is because truth is even better than Plato, because I conceive no truth is so true or so essential to every man and woman, for his every day life and common difficulties and temptations, as this one truth which was not within the range of the Greek intellect, and remains outside the range of the intellect still, and yet continues to be—as Socrates said—the only raft on which a man after this life's shipwreck—honestly and honorably without illicit life lines, without mean concessions and without loss of self respect, reaches shore.

### Always the Little Gentleman

MR. COOK, Actuary of that great insurance company, the Liverpool, London, and Globe, tells a good story. Two very precious young men fought together in the War. At last one of them was seriously wounded. He said to his friend, "John, I am done for!" Whereupon the friend replied, "I hope not, old man, but for Heaven's sake don't let your last sentence be one ending with a preposition!"—*John O'London's Weekly*.

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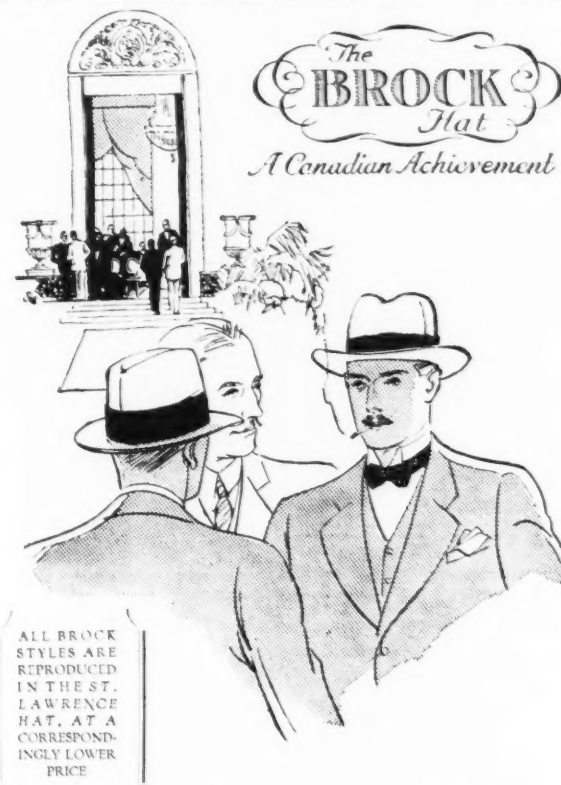
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her grace and charm as an artist  
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ten for the softness, the joy, or the  
after sweetness of her songs is an  
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terpretations make a tremendous  
impression and leave her audiences  
deeply moved.

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and magnetic personality.

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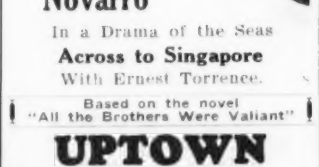
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**UPTOWN**

# MUSIC and DRAMA

## Leon Errol in "Yours Truly"—Ziegfeld Follies—Conservatory Opera—"The Professor's Love Story"

Leon Errol in  
"Yours Truly"

The collapsible legs  
of Leon Errol are not  
his only claim to  
comic distinction.  
True these seem  
more than sufficient to make such an  
episode as that of an intoxicated gent  
trying to put a letter into the post box  
a hilarious event. But he also is finely  
expert in the matter of neatly-executed  
pantomimic expression and telling grim-  
ace and this more intellectual ability of  
his stands him in excellent stead in  
his role as conductor of the burlesque  
choral number, "Don't Shake My Tree."

We have seen Errol in "Sally" and  
in "Louis the Fourteenth" and he is as  
delightful as ever in "Yours Truly", a  
musical revue which gains exceedingly  
by his presence, but which is a very  
pleasant show all round. The scene is  
laid in New York's Chinatown, made  
pictorial and colorful by the tasteful  
settings of Joseph Urban; and Errol  
appears as a kind of b.b.ous guardian  
angel to Mary Stilwell, a young lady  
from Uptown who is trying to run a  
mission against the wishes of her  
father, "J.P." Shuffling Bill an apparent  
cocaine-sniffer, but in reality an agent  
of the police and the magnetic but schem-  
ing Chang, proprietor of "The Open  
Door Night-Club," contrive to make the  
plot intricate enough to suit all per-  
sons. The first act is by far the best  
of the two, the second cut into a mul-  
titude of scenes, not uninteresting by  
any means, but taking the more un-  
even aspects of a revue.

The company is an attractive one  
and almost completely the cast which  
appeared in the Century Theatre pro-  
duction. In Mr. Irving Fisher (Shuf-  
fling Bill) and Mr. Forest Yarnall  
(Chang) we have two singers whose  
voices are of a far better quality than  
one usually hears in a musical comedy.  
The latter scores in "The Lotus Flower"  
and the former in "Somebody Else"  
which he sings with Miss Evelyn Hoey  
(Mary) who is pleasingly low-voiced  
and pretty into the bargain. Raymond  
Hubbell's music is not distinctive, but  
is tuneful enough for the occasion. A  
bevy of London Tiller Girls adds con-  
siderable entertainment value, dancing  
with the almost military precision and  
novelty of effect for which the gradu-  
ates of the Tiller School have become  
noted.

Perhaps the most appealing feature  
of "Yours Truly" is the atmosphere of  
freshness and youthful spirit which  
predominates from curtain to curtain.  
It is easily one of the most satisfying  
shows, from the viewpoint of ease and  
charm, which has been seen here this  
season.

"Yours Truly," a musical comedy, with  
Leon Errol at the Royal Alexandra,  
Toronto, week of April 23rd.

*Hal Frank*

Ziegfeld  
Denishawn  
Girl Show

which he introduced to New York a  
quarter of a century ago and which  
raised up a host of imitators great and  
small. He is today the leading pro-  
ducer of musical comedy in New York  
city and the "Follies" are a minor  
consideration with him. That is prob-  
ably why he has transferred the Zieg-  
feld trade mark for road purposes to a  
new manager George E. Wintz, but in  
doing so he has evidently taken pre-  
cautions that the name of Ziegfeld shall  
not be discredited by a common fraud  
on the public like that which was wit-  
nessed in connection with the George  
White "Scandals" last season.

The magic name of Ziegfeld and the  
fascinating title "Follies" drew an  
enormous audience at the Princess



MARGARET ANGLIN

The Canadian actress who is a member of the all-star cast which George  
Tyler is presenting in his revival of "Diplomacy" at the Princess Theatre,  
Toronto, the last three days of the week of April 30th.



QUEENA MARIO  
Lyric soprano of the Metropolitan Opera Company, who will be heard in  
recital at Massey Hall, Toronto, May 17th.

Theatre on April 23rd and the com-  
bination of some of the most pic-  
turesque items from Ziegfeld entertain-  
ments with beautiful episode from the  
celebrated ballet of Ruth St. Denis and  
Ted Shawn make a snappy, speedy and  
withal picturesque entertainment. It  
is a kaleidoscopic combination of jazz,  
jests, cuticle, lingerie and colorful  
fabrics. Sir Herbert Tree's famous  
summary of "Chu Chin Chow", "more  
naked than millinery" hardly applies in  
this case because millinery is given the  
premier place, even in such a scene  
as the finale of the first part in which  
the ladies wore most of their garniture  
on their heads.

The speed with which the thirty-two  
episodes, most of them gorgeously  
adorned is put through is remarkable,  
so that the spectators never get too  
much of anything and are usually  
clamorous for more. The spirits of the  
audience are titillated by a tuneful  
jazz score in which the orchestra is  
headed by two very adept pianists and  
the show is particularly effective in its  
dances, which are innumerable. Most  
of the elaborate numbers presented by  
the Denishawn organization were seen  
in their own entertainment last season,  
but inasmuch as it appealed to a differ-  
ent public than that which supports  
"Follies" they were new to most of  
the audience. Their beautiful aesthetic  
quality made an effective contrast to  
the racy comic skits. Among these epi-  
sodes were Ruth St. Denis' gorgeous  
presentation of a Nautch scene, "The  
Dance of the Red and Gold Saree" in  
which fabrics play as great a part as  
the poses of the graceful central figure.  
Among Ted Shawn's revivals was his  
celebrated and unforgettable "Cosmic  
Dance of Silva" and the classical "Alleg-  
resse" with music by Sinding in which  
his chief associate was the exquisite  
young classic dancer Ernestine Day.  
Miss Day was also an entrancing figure  
in a Musical visualization "Soaring" on  
a melody by Schumann. One of the new  
numbers of Ted Shawn was a brilliant  
exposition of the Tango.

The Wintz Girls who constitute a  
highly efficient and handsome ballet,  
were seen in many attractive and ori-  
ginal numbers with Ellen and Hilda

Hansel and  
Gretel's  
Second Cast

The enormous popu-  
lar support accorded  
the initial enterprise  
of the Toronto Con-  
servatory Opera Com-  
pany at the Regent Theatre last week  
was most gratifying and well deserved.  
The production of Ernest Humper-  
dinck's "Hansel and Gretel" was all  
things considered, the most ambitious  
attempt to produce opera with purely  
local and amateur forces that one re-  
calls in the history of Toronto theatre-  
dom, and was successful beyond ex-  
pectation. One did not see "The Sor-  
cerer" but witnessed the final presenta-  
tion of Humperdinck's work with the  
second or alternate cast, which was of  
fine quality throughout.

This production by inexperienced  
singers, was much finer in many re-  
spects than the professional presenta-  
tions of the work by the Aborn Grand  
Opera Company sixteen or seventeen  
years ago or the DeFoe Grand Opera  
Company at the Coliseum four or five  
years ago. In the case of the Aborn  
production the principals were too  
stout and mature and the orchestra  
was inadequate. The DeFoe production,  
though the Gretel was the brilliant  
young singer Louise Hunter, at that  
time connected with the Metropolitan  
Opera House and now the featured  
singer of "Golden Dawn" was inade-  
quate and lacking in illusion owing to  
bad casting and the fact that the con-  
ductor had never seen the score until  
fifteen minutes before the rise of the  
curtain. The score of Humperdinck's  
work is not merely exquisitely lovely  
but is as complex and as difficult as  
some of the more important works of  
Wagner or Richard Strauss. The pre-  
lude is a symphonic poem of the high-  
est order and the rendering of the  
whole work with an adequate orchestra  
under Dr. Ernest Macmillan was a  
magnificent achievement. It once more  
demonstrated his pre-eminent talents  
as a conductor. The smoothness and  
illusion of the production directed by  
Madame Laura de Turczynowicz were  
also most praiseworthy.

There was no suggestion of the  
novice or amateur in the performances  
of either the Hansel (Jean Rowe) or  
the Gretel (Irma Zeidler). Miss Rowe  
made a captivating, easy and sponta-  
neous boy and has a voice of delightful  
quality. Irma Zeidler is a finished  
singer and was a joyous and piquant  
Gretel as thoroughly at home as  
though she had been on the stage for  
years. The impersonation of the Witch  
by Marjorie Hutchings was well sung  
and had the right touch of the fantas-  
tic, and there were excellent perfor-  
mances of the broom-maker by Randolph  
Crowe, his wife by Jean Davidson, the  
Sandman by Myrtle Hare and the Dew  
Fair by Madeline Bell. The directress  
is to be congratulated on having se-  
cured so many lovely young women  
for the tableau of the Guardian Angels,  
and the scores of school children who  
were utilized, made a most winsome  
picture in the final scene.

A new phase of the Conservatory's  
activities involved in this experiment  
and it is assuredly rich in future  
possibilities.

*Hector Charlesworth*

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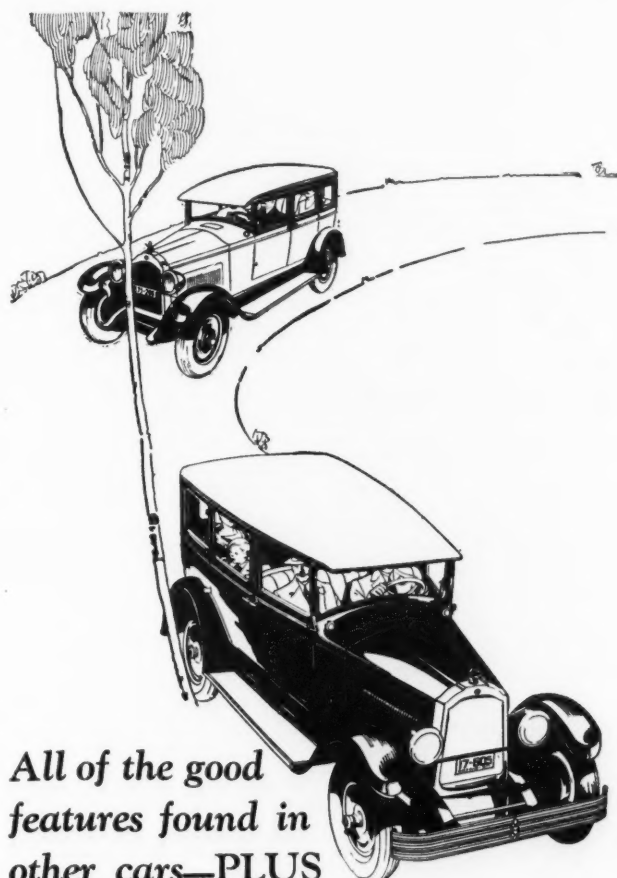
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## MUSIC AND DRAMA

**"The Sorcerer"**  
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It is not often that one sees "The Sorcerer" and for that reason alone the production of this Gilbert and Sullivan opera by the Toronto Conservatory Opera Company at the Regent Theatre held distinct appeal. The librettist and the composer did not lavish their gifts on this opus in so great an abundance as they did in their more frequently staged productions, but in the lyrics and humour of the one, and the score of the other there is nevertheless the charm and grace for which they are famed.

The production by Madame Laura De Turczynowicz on this occasion was quite satisfactory. It was attractively

staged, the movement well-ordered, if not perhaps in the traditional style and the singing cast acquitted itself with credit. Frederick Manning played John Wellington Wells, the Family Sorcerer, in a broad fashion and brought out all the comic possibilities of the role. Lawrence Defoe and Jack Deacon, alternating in the roles of Alexis Pindexter, Randolph Crowe as Sir Marmaduke Pindexter, Dwight Wilson as Doctor Daly, Dorothy Banger as Mrs. Partlett, the eagle-eyed pew-opener, Ella McQuillan and Queenie McGillis alternating in the roles of Lady Sangazure, Madeline Bell and Betty Priestman alternating in the roles of the high-born Aline, and Jessie Guthrie as Constance Partlett, gave individually performances

of varying quality but in general of a commendable order. Mr. Donald Heins led the orchestra with fine ability.

The story, as is well-known, tells humorously what happens to the inhabitants of a mythical village when they all partake of a love-draught.

**Barrie  
Play at  
Empire**

For the third time this season, Edmund Abbey has added fresh laurels to his reputation. His latest success is in Barrie's "The Professor's Love Story," and following as it does upon his achievements in "Disraeli" and "Old English," his work ranks among the finest ever offered in stock in Toronto. While the season at the Empire Theatre has been notable for its general excellence both in choice of

offerings and selection of cast, the real pinnacles have been reached by the artistry of Edith Taliaferro and the unvarying excellence of the work of Edmund Abbey. It has already been widely noted that "Disraeli" and "Old English" were among the high spots of the local theatrical season, and "The Professor's Love Story" is a worthy successor in the list of successes.



SEYMOUR HICKS  
The noted British light comedian who returns next week to the Royal Alexandra Theatre, Toronto, in several plays.

The Barrie play has all that delicate imagery and "making sweet of simple things" which the world has come to associate with Sir James' writings, and in the capable hands of Mr. Abbey, the portrayal of the kindly yet austere old scientist who is awakened from the dusty realms of his work and restored to his youth through the touch of love, is a masterpiece. As with all finished actors, it is by his capacity for detail and naturalness, that Mr. Abbey makes Professor Goodwillie a real person. The ability to convey much while saying little is his, and some of the best characterization of the part really comes without a word being spoken. He has the complete sympathy of his audience for every moment that he is on the stage. Yet while Mr. Abbey's work in "The Professor's Love Story" is a distinct achievement, nevertheless it must of necessity rank behind his "Disraeli." As Professor Goodwillie he is excellent, as the great British statesman he is even better.

Second only to Mr. Abbey in the piece is Jane Aldsworth, cast as the scheming Dowager Lady Gildink. Miss Aldsworth has not been favored with too many opportunities for real work during the season, and at times even her undoubted ability was likely to be overlooked. In "The Professor's Love Story" however, her striking gowns, expert make-up and delightful personality combined with a real appreciation of the role, produces a charming and effective result. Ellen Crowe is cast opposite Mr. Abbey, as Lucy White the secretary who brings light and love into his life and she has scored greater successes in other vehicles. The part is a difficult one and Miss Crowe contrives to be acceptable.

True mastery of stagecraft evinced by Barrie, enables the introduction of cleverly interlocking by-play and offers Edith Taliaferro the opportunity to make delightful the role of Effie the maid, whose frank essays toward matrimony with the canny Scots farmer Pete (Nat Burns) and Henders (Robert Leslie) provide, in addition to humor, a striking revelation of character. Here it may be noted that the sudden and realistic acquisition of Scottish rural accent by members of the Empire company, especially by Miss Taliaferro, was a revelation of additional ability. Anne Carew as the Professor's sister, Frank Camp as the Doctor and House Baker Jameson as Sir George Gilding were excellent, while Margaret Wilson, a newcomer to the Empire ranks carries off a minor role.

Monday night's jovial audience—the house being packed by a "theatre night" appeared at times somewhat more appreciative of broader humor than of the nuances of Barrie, yet the players remained true to the spirit of the play and stoutly refused to succumb to any lowering of their standards. The result is that appreciative theatregoers may be assured that in "The Professor's Love Story" they will see Barrie appreciatively and sympathetically done. Mention must be made of the excellence of the costuming which has been provided for the piece, particularly the late nineteenth century gowns worn by the women of the cast, which are exquisitely designed and gracefully worn. The staging is exceedingly capably handled and in the third act John Gordon has provided one of the most effective settings seen this season at the Empire. From the first night's audience it drew a burst of applause without a character on the stage. Both in the quality of the acting and the general presentation "The Professor's Love Story" is noteworthy among the events of the present season.

"The Professor's Love Story" a comedy by J. M. Barrie revived at the Empire Theatre, Toronto week of April 23rd.

—H. W. McM.

**Note and Comment**

MR. LESLIE HODGSON, who gave a recital at the Toronto Conservatory of Music Hall recently is a Canadian and was formerly a pupil of the late Dr. Vogt. He has been studying abroad and his recital on this occasion revealed him as an able and very clever pianist with a flair for the unusual in piano composition. He opened his program with numbers by Arne, Purcell and Couperin which he rendered on the harpsichord. The following works ranged from Liszt and Chopin to the modern British, American and Spanish composers, and whether it was in lyric sweetness or in highly dramatic and colorful exposition Mr. Hodgson displayed an equal ability and distinction. It was a performance that while extending too long, was always interesting and often exhilarating.

DICKSON KENWIN, the able English Shakespearean actor who has established a studio of dramatic art in Toronto gave his first recital of the



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season at the Margaret Eaton Hall recently. His impersonations of The Melancholy Jacques in "The Seven Ages of Man" from "As You Like It," as Mathias in an adaptation of "The Bells," as Sydney Carton in a scene from "A Tale of Two Cities" and as Prospero and Caliban in a scene from "The Tempest" stamped him as a character actor of a high order. Assisting Mr. Kenwin with his program were a number of his students,

who displayed considerable skill. Miss Grace Read, Miss Peggy Featherstone, Miss Clara Paget, with Rex Boyd, Mr. Hugh Grant and Mr. F. J. Paget, formed the cast. A Chinese dance fantasy was presented by Mlle. Jolyne Giller, with Mr. Kenwin as a Mandarin. Miss Marie Dawes, from the Rochester Operatic School, sang several groups of

(Continued on Page 10)

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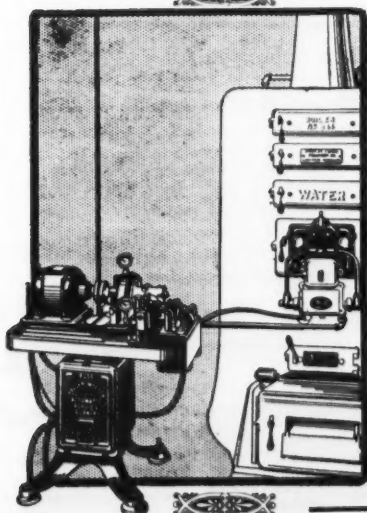
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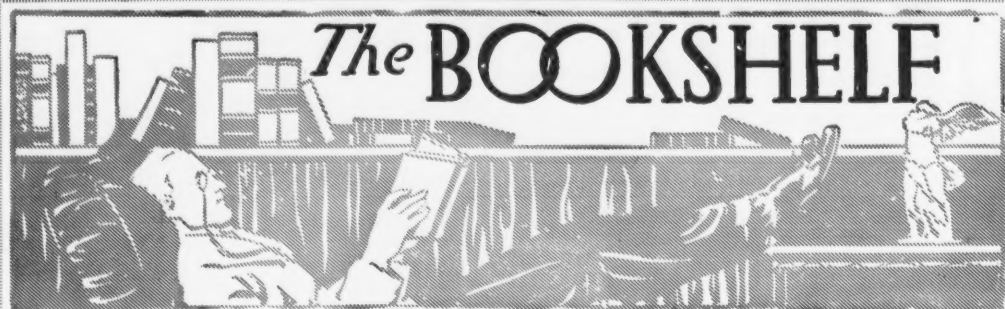
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Modern realism no longer holds the  
 centre of the stage. Historical romance  
 has entered, left, and is to be seen  
 striving, with increasing success, for  
 the favor of the public.

BY H. F. S.

SOME commentators, observing criti-  
 cally the rapidly growing interest  
 in Historical Romance, Biography and  
 Letters may tend to the belief that the  
 public, having seen the Present  
 thrown to the lions of disenchantment,  
 with rising lust for gore calls loudly  
 now upon the Past for sacrifice. And,  
 indeed, the gusto with which some bi-  
 ographers exhibit historical figures in  
 all the stark nakedness of their human  
 frailty would seem in a measure to  
 justify this point of view. Neverthe-  
 less, I am inclined to number myself  
 among those who regard the shifting  
 of attention in literature as an indica-  
 tion that man's emotional and intel-  
 lectual nausea—an unnatural condition  
 arising naturally out of his ill-  
 digestion of the new and strange  
 truths about himself which reached  
 their tremendous climax in the Great  
 War—is finally spending itself, and  
 that the convalescent subject, no  
 longer morbidly fascinated by the de-  
 tails of his own distemper, is giving  
 every promise of shortly being again  
 his optimistic, romantic and senti-  
 mentally idealistic self.

Nothing is so peculiar as romance.  
 It is a mysterious attribute of the im-  
 agination which does not seem con-  
 sciously to function in connection with  
 the individual's immediate experience,  
 although subconsciously it must nor-  
 mally play a vital part, or every-day  
 life would become intolerable. Where  
 it operates most consciously as a pre-  
 dominant factor is in thoughts of  
 far-off places whose distance gives the  
 effect of futurity, in dreams of the  
 future itself with its promise of un-  
 known adventure, and above all in  
 visions of the past which rises  
 Phoenix-like and fantastic out of the  
 quickly-cooled ashes of the too-realistic  
 present and which is the stuff on  
 which dreams are made. And so we  
 may believe that man, having wasted  
 his romantic substance in an orgy of  
 disillusion now turns to the past to  
 replenish himself that he may look  
 again with faith on a future which  
 an already repentant science promises  
 to make more inviting; for this ultimate  
 purpose that the intermediate  
 present may shine once more with a  
 borrowed but beautiful light.



EUGENE O'NEILL  
 Author of "Strange Interlude".

## A Viceroy In the Making

"Life of Lord Curzon," by the Earl of  
 Ronaldshay; Ernest Benn, Ltd., Lon-  
 don; Volume 1, 318 pages and illus-  
 trations, \$5.00; in three volumes,  
 \$15.00.

BY J. A. CARLYLE.

IT IS not often that a reviewer is  
 called upon to consider a monu-  
 mental biography such as this. Lord  
 Ronaldshay has done his work faith-  
 fully and well, although it may be  
 questioned whether it is advisable to  
 devote a work which will eventually  
 extend to nearly a thousand pages to  
 the late Lord Curzon. Be that as it  
 may, there is no question of the out-  
 standing merit of the present volume.  
 The author divides the life of Lord  
 Curzon into three well-defined periods  
 —the first forty years from his birth  
 in 1859 to his appointment as Viceroy  
 of India in 1898; the seven years of  
 his viceroyalty from 1898 to his re-  
 turn to England in 1905; and the last  
 twenty years until his death in 1925.  
 It is with the first of these periods  
 that the present volume deals.

The biographer has evidently had  
 at his disposal an almost overwhelm-  
 ing mass of material, for Lord Curzon  
 was an amazingly prolific letter-writer.  
 He seems to have derived a positive  
 satisfaction from the mere physical  
 act of writing. It was not until he be-  
 came Viceroy that he ever dictated a  
 single letter, an amazing fact consid-  
 ering that he had by this time written  
 several books on the East, innume-

able articles for magazines, and had  
 for three years been under-Secretary  
 for Foreign Affairs. Until the end of  
 his life he insisted on doing a vast  
 amount of work with his own hand  
 which should have been delegated to  
 subordinates.

It was under capable but far from  
 benign guidance that George Nath-  
 aniel Curzon, eldest son of an eight  
 hundred year old Derbyshire family,  
 began his education. His first instruc-  
 tress devised so many ingenious forms  
 of punishment that in after years he  
 doubted if any child, well born, had  
 cried so much or so justly. Nor was  
 his first male tutor less savage. In  
 due course he proceeded to Eton where  
 he proved himself "at once rampantly  
 undisciplined and extraordinarily stud-  
 ious." The four years spent at Ox-  
 ford were "years of deliberate pre-  
 preparation for a clearly pre-ordained  
 career," for he was already thinking  
 of parliament, and politics became a  
 serious rival to his studies, but not  
 so far as to prevent his carrying off  
 the two most coveted university prizes  
 in history. The lure of academic suc-  
 cess seems always to have been strong  
 within him.

When he entered the House of Com-  
 mons his already recognized ability as  
 a speaker soon made him a marked  
 man although his self-assurance and  
 apparent arrogance, his attitude of a  
 "divinity addressing black beetles," as  
 Labouchere expressed it, and his "al-  
 most Johnsonian pomposity" irritated  
 older members. Under Salisbury he  
 became Secretary for Foreign Affairs,  
 and was called upon to defend—and  
 this he did with rare adroitness—  
 policies which he often regarded as  
 lacking in aggressiveness. It was from  
 Salisbury that he received the ap-  
 pointment as Governor-General of  
 India. For this office few British pro-  
 consuls have been so well qualified  
 either by intensive study or by travel.  
 As a boy at Eton his interest had  
 been aroused in the East; he had  
 twice travelled around the world; he  
 had visited "the furthestmost outposts  
 of the Indian Empire in the secluded  
 valleys of the Hindu Kush; had crossed  
 its outermost boundaries on the Oxus  
 river; had pitched his tent in the  
 heart of Afghanistan" where he was  
 the honoured guest of the Amir at a  
 time when few Englishmen were wel-  
 come in that forbidding land; had  
 journeyed on horse back across two  
 thousand miles of inhospitable Persia.

Throughout his life Curzon was an  
 ardent imperialist who regarded the  
 holding of India as of supreme im-  
 portance. "It is only when you get to  
 see and realize what India is—that  
 she is the strength and greatness of  
 England—it is only then that you feel  
 that every nerve a man may strain,  
 every energy he may put forward can-  
 not be devoted to a nobler purpose  
 than keeping tight the cords that hold  
 India to ourselves." It was Britain's  
 high mission to leave a lasting mark  
 upon the people, the religions, and the  
 morals of the world, and his admira-  
 tion of the enlightened administrators  
 of her Asiatic Empire was profound.

One chapter is devoted to his mar-  
 riage to the accomplished and beau-  
 tiful Mary Leiter, the American  
 heiress. A more lifelike portrait might  
 well have been drawn of one who in  
 her high office was to prove such a  
 worthy consort. The character of  
 Curzon himself is well delineated. To  
 the outside observer he was am-  
 bitious, amazingly industrious, self-  
 confident, at times even supercilious.  
 Few, however, realized how valiantly  
 he fought against his physical handi-  
 cap, a painful weakness of the spine.  
 To his inner circle of friends he was  
 bright and lovable, always a leading  
 spirit in the brilliantly intellectual  
 society in which he moved.

The present volume is admirably  
 written; the succeeding volumes,  
 especially that dealing with the Vic-  
 eoy's career in India, will be keenly  
 looked forward to by all students of  
 modern history. Few public men have  
 been so fortunate in their biographers.

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## THE BOOKSHELF

tists, and probably he is destined to be regarded as the greatest playwright that this continent has produced. He has never been influenced by the current fashions of the Broadway show-shops, but has always preferred to strike out along original lines, so that his plays invariably possess the merit of being different. He does not even follow his own models, and there has been a gradual change in the character of O'Neill's work—his admirers regard it as evolution. His early plays were largely romantic and emotional, but he is

reaches middle age. Then Sam dies, still trusting his wife and his friend, but though they are free, Nina and Ned refuse to marry. She turns to Charlie, feeling that he will give her the comfort and protection that she desires, now that the fires of youth are burning low.

There are intensely dramatic moments in the drama, like that in which Nina learns of the taint in her husband's family, and the dramatist handles the melodramatic interest so that it remains taut to the very end.

but I fail to see that "Strange Interlude" contains the profundity that a few admirers claim for it. This portrait of an unusually abnormal woman, and her physical attraction for men, does not touch largely on common experience, and consequently its implications are not world-shaking. It may be O'Neill's most pretentious effort, but I feel that it will do less for his permanent reputation than the gorgeous imaginative qualities of "Emperor Jones" or the haunting realism of "Anna Christie."

## Travellers' Tales

*Wanderers: Episodes from the Travels of Lady Emmeline Stuart-Wortley and the daughter Victoria (1849-1855) by Mrs. Henry Cust; Cape-Nelson, Toronto; 364 pages; price, \$3.50.*

BY JEAN GRAHAM

As a rule, letters of travel are too often of the flavor of the guide-book, without the accuracy of that

manual. The present volume has a vivacity which preserves it from any likeness to Baedeker; and is painstaking in its verification of details, to a degree which would satisfy the historian. Lady Emmeline Stuart-Wortley was the second daughter of John Henry, fifth Duke of Rutland and sister of the sixth and seventh dukes, the last of whom, as Lord John Manners, was a close friend of Benjamin Disraeli and a member of the Young England group. Lady Emmeline is an intrepid traveller and enjoys greatly

the journey to America. New York impresses her profoundly with its busy streets and huge hotels. The journey down the Mississippi she finds depressing, in spite of the magnificence of the great stream. Its darkness and gloom seem to have a sinister effect on all members of the party, and we are reminded of the experiences of Martin Chuzzlewit and Mark Tapley in that desolate region. Havana arouses the enthusiasm of the traveller by its brilliant colour and

(Continued on Page 12)



JACKET DESIGN FOR "ETCHED IN MOONLIGHT"

James Stephens' latest book which will be reviewed in next week's issue.

becoming steadily more interested in the psychological presentation of life; "Strange Interlude" is an attempt to lay bare the souls of three men and a woman.

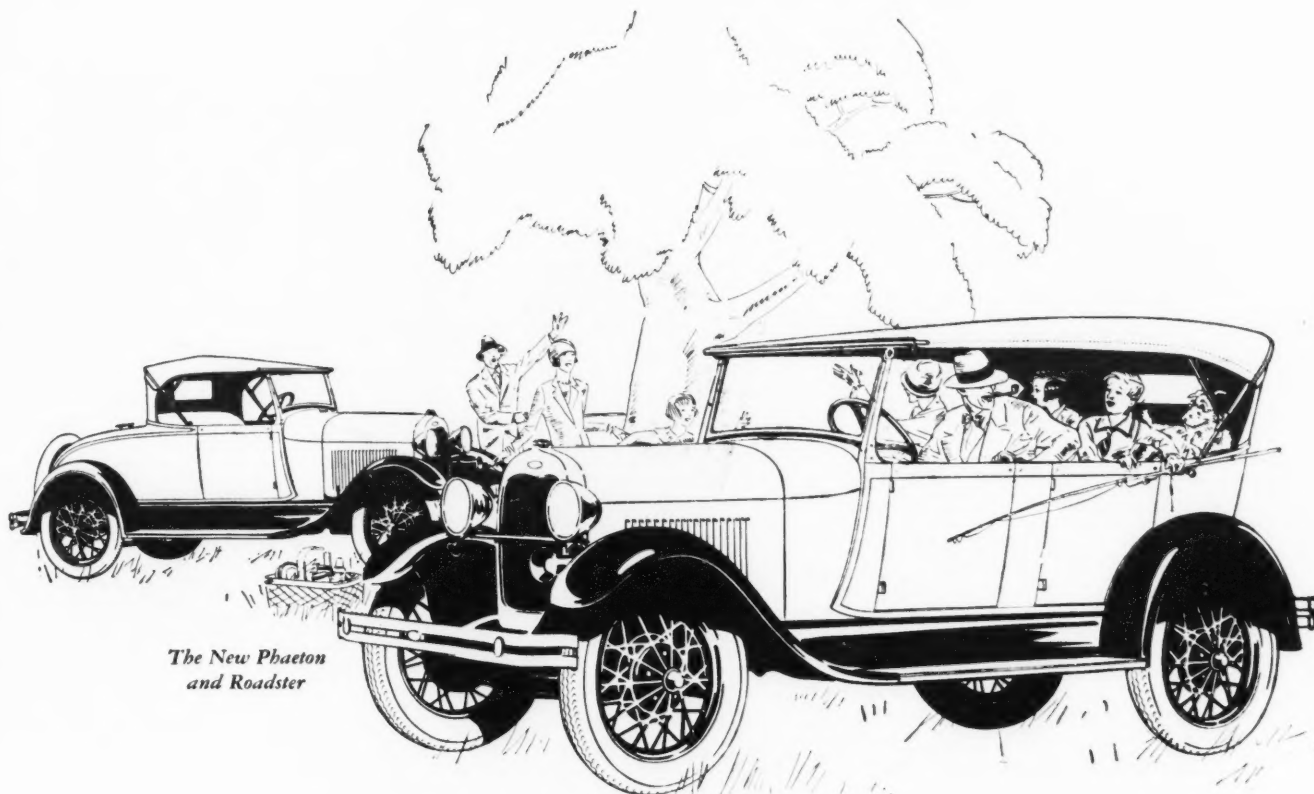
In his new drama, Eugene O'Neill, the experimentalist, has broken two theatrical conventions. There are nine acts in "Strange Interlude", so that the stage presentation requires five hours. Also, he re-introduces asides and soliloquies, that dramatists ceased to use a quarter of a century ago. His intention was to give to the audience the thoughts and motives of his characters, and thereby to bridge one of the chief differences between the drama and the novel. On the stage, we see the actions and hear the utterances of the characters, and the people who watch the play must use their perceptions to unearth such subtle things as motives. In the novel, the author is omniscient, and gives lengthy analysis of the thoughts of his men and women. My own objection to that sort of psychological writing is that it interprets all the personages in the story in the light of one man's experiences and surmises. Like all the rest of us, authors have only the knowledge of one soul to work on, and that is their own.

If O'Neill had been successful in introducing the novelist's method into the drama, it would not have been a gain, but I feel that his attempt was almost a complete failure. The soliloquies that illuminate the psychology of his characters are few and far between, and most of the welter of asides that make the drama so prolix are used to emphasize the obvious. Here and there, the author saves time by crowding retrospect into a soliloquy, but more often he wastes it by making his characters "think" aloud what any intelligent audience would infer from the action. On the whole, "Strange Interlude" proves fairly conclusively that the introduction of spoken thought is a step in the wrong direction in dramatic technique.

In presenting his story, Eugene O'Neill associates himself definitely with that group of young writers who have surrendered completely to the Freudian view of life. Fifty years hence, it may be regarded as a half-baked science that had considerable vogue immediately after the world war; then the whole premises of "Strange Interlude" will be dated and absurd. There are many people today who will dispute the claim that Nina is a study of a normal woman. Nina first appears in a neurotic condition because she had not given her body to her fiancé Gordon before he was killed in France. She is obsessed by her desire for a man whom she will never see again, and tries to find escape by having affairs with maimed soldiers. Finally, she turns desperately to marriage with Sam, but learns, after becoming his wife, that there is a taint of insanity in his family. Sam wants a son, and Nina finally turns to his closest friend, Ned, to become her child's father. Sam never suspects the truth, and for years the triangle exists without causing a domestic crash. Nina cannot bear to let go of any of the three men who have come under her domination, Ned, Sam and the old family friend, Charlie, who has worshipped her from afar all her life. Charles is a weakling, and fears that Nina despises him as a man who has led almost a continent life. Nina is torn between jealousies and queer morbid hatreds. Ned's character is undermined and his career ruined by his intrigue with Nina, and he does not get to his feet again until he

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## MUSIC AND DRAMA



JEANNE GORDON  
Soprano of the Metropolitan Opera Company, and guest artist with the Toronto Symphony Orchestra's evening concert at Massey Hall, Toronto, on Thursday, May 3rd.

(Continued from Page 7)

songs, accompanied by Mrs. Mahel Rogers.

Two humorous skits were "The Pact," by Miss Winnifred Reed and Mr. Frederick Mann, and "The Rest Cure," by Mr. E. C. Sydney, with an assisting cast. The Danforth String Orchestra, conducted by Mrs. Coda Ward Buchner, played the accompaniments.

AN INTERESTING recital of modern music was given by Miss Myrtle Hare, contralto, and Miss Muriel Gidley, pianist, at the Toronto Conservatory of Music Hall recently. The program was cleverly arranged and both Miss Hare and Miss Gidley acquitted themselves with credit. One of Miss Hare's most appealing groups were those of Canadian composition particularly Dr. Healey Willan's "Since Thou, O Fondlest and Truest," sung in lovely style.

"TOM JONES," Sir Edward German's light opera, was presented by the Port Credit Operatic and Dramatic Society on April 18th and 19th. Their production was commendable, though suffering a little from the bug-bear of most dramatic societies which essay Opera—the attempt to coalesce acting with singing voice. Probably it was better acted than sung, but colorful and merry—it proved a rollicking entertainment.

The stage direction was good, and the incidental dancing was one of the high spots of the production. Amongst the male members of the cast Roland Eves as the Barber—an English "factotum of the village"—showed marked ability. George M. Smith as Squire Western also did much to infuse life into the production. Peter Musson's Tom Jones was good, though a little staid. He is youthful, and will improve with experience. Amongst the female characters Helen Hamilton's Honor was outstanding. She was a delight to the eye and ear, and her vivacious acting made her role the hit of the performance. Gladys

Smith as Lady Bellaston was particularly well cast, whilst May Thompson as Sophia proved the best singer of the evening. The society is now rehearsing Arnold Bennett's "Mistress," which will be their last production of the season.

## Coming Events

CLEMENT HAMBROURG, pianist, will give a recital in the Margaret Eaton Hall, on Saturday, May 5th, at 8.30. Invitations are obtainable at Heintzman and Company. Major Solo works will include the Variations Serieses of Mendelssohn, and Chopin's Ballade, No. 4, in F Minor. He will also play a short piano group and will be heard in ensemble in two works—The Strauss Violin-Piano Sonata with John Langley, and Mr. Boris Hambourg will be heard in the Debussy "Cello Sonata."

VICTORIEN SARDOU'S great drawing-room melodrama, "Diplomacy," revived in a most distinguished and elaborate manner by George C. Tyler to mark the golden jubilee anniversary of the play now on its American and Canadian tour, is to come to the Princess Theatre, Thursday, May 3, for three days.

Margaret Anglin, Frances Starr, William Faversham, Jacob Ben-Ami, Helen Gahagan, Charles Coburn, Rolfe Peters, Cecilia (Cissie) Loftus, Tyrone Power, George Cohan, Georges Renavent, and Antony Holles, made up the lustrous combination of artists assembled to do honor to the French master's greatest play.

Enriched by the artistic devotion of successive generations of great actors and actresses, brilliant with acting traditions and polished by theatrical acumen of pre-eminent directors throughout fifty years in every land where the theatre is loved, "Diplomacy" has been selected by the Church and Drama Association of New York, now being nationally organized, as an exhibit of the

type of theatrical production of extraordinary merit which the association is prepared to support. The association, officiated by the Rev. S. Parker Cadman, Hon. John W. Davis, Dr. Cyrus Adler, the Rev. Francis P. Duffy, Bishop William T. Manning, Mrs. John Ferguson and Prof. Wm. Lyon Phelps is taking advantage of Mr. Tyler's production of "Diplomacy" to circularize the country in the interest of making equally worthy productions available as frequently as once a month throughout future seasons.

POUL BAI, the eminent Danish baritone, will give his third Toronto Song Recital on Friday evening, May 4th, at the Toronto Conservatory of Music Hall, when he will give a programme of Scandinavian songs. Muriel Gidley, the Canadian pianist, will be the assisting artist.

NO English artist has gained higher esteem in America than Miss Ada Reeve, the world famous comedienne who comes to Shea's Hippodrome next week as the headline attraction. This is Miss Reeve's first appearance in Toronto although she is well known in the metropolitan centers of the United States. The stage star has developed an extensive repertoire of special material and lyric numbers that express almost every emotion. Her songs, grave and gay, are artistically animated by the undeniable art that has made Miss Reeve a world famous comedienne.

The balance of the bill affords excellent support to the chief feature. The screen presents Esther Ralston in "Something Always Happens," a mystery comedy thriller that will be a

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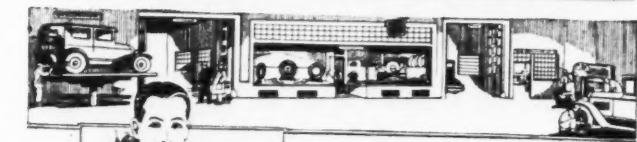
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## MUSIC & DRAMA

delight to the fans who want their screen fare light and mysterious. Lupino Lane gives reason for further laughter in "Listen Sister."

A DRAMATIC romance of the mystic East is "Across To Singapore," the feature screen attraction commencing April 28th at the Uptown theatre. Ramon Novarro, lovable hero of "The Student Prince," "Ben Hur" and other famous plays is the star, a sea-going youth, who, with his three brothers becomes entangled in a love knot.

A notable supporting cast supports the star, including Joan Crawford, Ernest Torrence, Edward Connelly, Frank Currier, James Mason, Dan Wolheim, Duke Martin, Anna May Wong and others of equal note.

The theme concerns itself with the love of two brothers for the same girl, and a rivalry that precipitates a tremendous climax. It was adapted from the sea romance by Ben Ames Williams, Saturday Evening Post favourite. Published under the title "All The Brothers Were Valiant."

Jack Arthur will surround this feature with supplementary films, a splendid stage offering and a musicale will make this one of the most interesting programs of the Uptown season.



KENNETH SPENCER  
Baritone, a pupil of Mr. D'Alton McLaughlin, who gave an attractive recital at the Conservatory Music Hall, Toronto, on April 21st.

ON Tuesday evening next, at the Royal Alexandra theatre, the famous English comedian, Seymour Hicks, with Miss Ellaline Terriss and his entire London company from Wyndham's theatre, will open his farewell engagement in Toronto. There will be three matinees in all, those on Wednesday and Friday (special) being at popular prices.

Mr. Hicks returns to Toronto after a phenomenally successful tour of the Dominion from the Maritime provinces to the Pacific coast and back. His presentations have met with widespread public approval, and the tour has been an extremely popular one.

Mr. Hicks will present, on Tuesday, Wednesday and Thursday evenings, and at the Wednesday matinee, a comedy never before seen in this city. It is from the French of Picard and Mirande, and is entitled "The Man in Dress Clothes." A young French Comte, Lucien d'Artois, convinced that he will never win his wife's love, leaves her to his chateau and his wealth, and goes to live in Paris. Here he soon comes to the end of his resources, and the brokers at last dispossess him, leaving him, at his own choice, one suit of dress clothes, so that he may go out to dine. His wife, on a visit to his rooms, and later during a chance encounter in a fashionable restaurant, finds out his predicament, and comes to a realization of her own love for him. Their reconciliation follows as a matter of course. The comedy provides splendid material for the exercise of their refined art and subtle wit by Mr. Hicks and his beautiful wife, Miss Terriss.

For the last four performances Mr. Hicks has chosen "Mr. What's-His-Name," another adaptation of his own from the French, telling the story of a man who, having lost his memory in a railway wreck, marries again, ignorant that he has a wife living. The latter, believing him dead, also takes another life partner. A meeting between the two when the husband is a barber results in her recognition of him, and his subsequent recovery of his memory and realization of the complications that exist make comedy of the first class.

"ONE of the Family," the brilliant long-run comedy which made a sensation for over nine months at the Eltinge Theatre, New York, with Grant Mitchell starred, will be the offering next week of the New Empire Company.

Gloom is all over the Adams' home when Henry, the family sap, takes as his wife a girl named Smith who has been nothing better than a secretary to the wealthy Burke, owner of a far-flung chain of stores. For Henry has been easy picking for his aunt and his sister, giving up his earnings to pay for their extras and luxuries. So they just can't see how he can support a wife and still have enough left for their weekly rake-off.

When Irene, George's wife, keeps a rendezvous in Henry's new home with Burke's amorous nephew and is nearly caught by her husband, she permits the blame to be shifted to the former Miss Smith, who was the nephew's notion of a nice girl before she married into the Adamses.

Things are that way when Henry, wishing to be a regular fellow, when it is time to serve a cocktail to Burke, picks up the wrong glass and drains it, leaving to Burke the Bevo stuff that Joyce had craftily compounded of some fruit-juices. With the effects of his first drink of liquor, Henry in this crisis emerges as a fighting man, thrashes the nephew into bandages and so comforts himself that the climax-curtain falls to the tune of riotously funny proceedings. Also, he loses the joy which Burke has promised out of regard for his ex-secretary. The girl, fed up on



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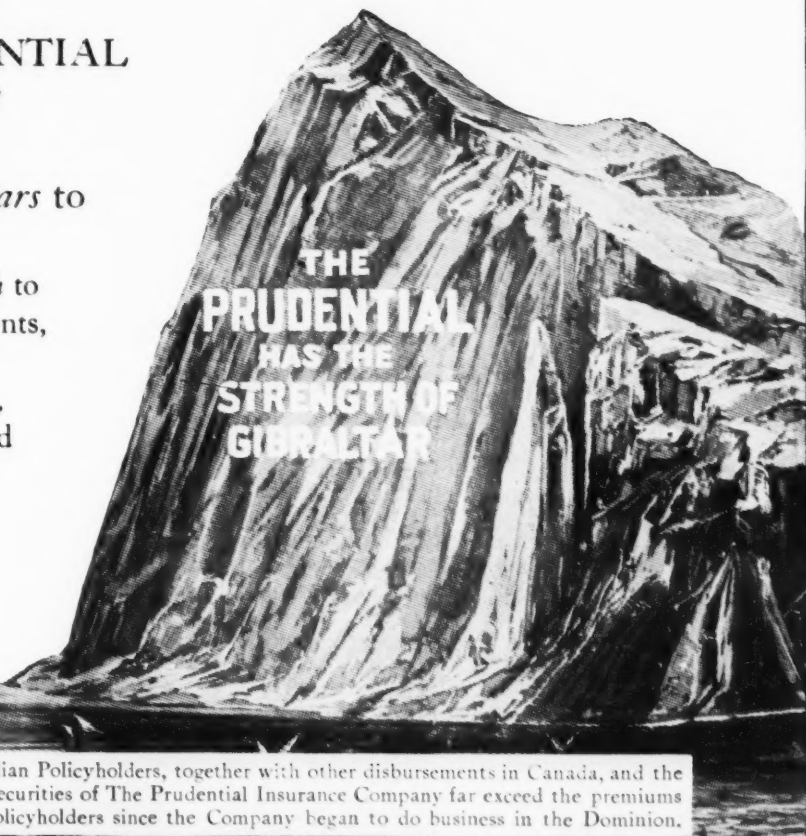
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the Adamses and disgusted with the catastrophe brought about by Henry's lack of tact, decides that anywhere on earth is a better place than Boston.

### Note and Comment

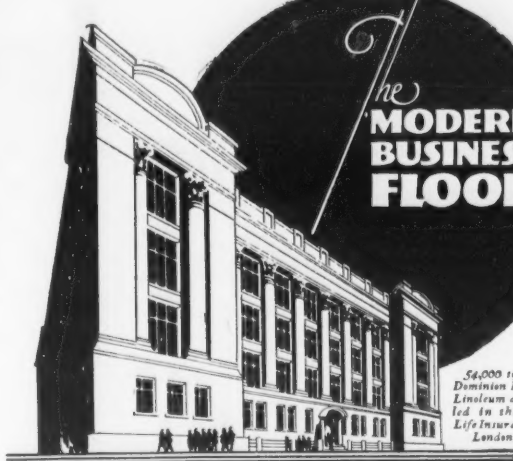
WHAT the London "Sunday Times" has to say about a Canadian singer: Hard work and intelligence brought

their reward to Mr. Leslie Holmes, a baritone from Canada—and to his discriminating listeners—on his reappearance on Tuesday. To visualize every song as a distinct entity is, no doubt, a matter of perception, a question of native wit. But Mr. Holmes has done what all too few singers trouble to do in an age which demands quick results: he has taken the time to master the

mechanism, mental and physical, of his art. He can phrase you Salvador Rosa's limpid "Star vicino" to perfection, and, two minutes afterwards, satisfy your dramatic instincts in Purcell's sturdy aria, "Ye twice ten hundred defiles," move you to a gentle melancholy in Schubert's "An die Leier," or paint you an idyll in Roger's "Waldeinsamkeit." There were, it is true, in-

frequent moments, such as at the climax of Schumann's "Frühling-snacht," when one became just conscious of a sense of strain. But part, at least, of the responsibility for this must be laid upon his accompanist, Mr. S. Liddle, whose playing showed a tendency towards undue exuberance, great things may be expected of Mr. Holmes in the future.





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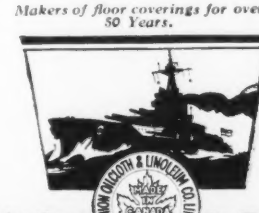

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(Continued from Page 9)

sparkling gaiety;—not to mention the "earthquake of carriages." From Cuba to Jamaica was an easy voyage, and thence the return was made to Europe, Lisbon, Madrid, Seville and the districts of Ronda and Granada proved highly attractive, and the fortress of Gibraltar was the scene of a brief visit—Egypt, with its immemorial civilization, proved a fascinating place of sojourn and then they went on to the east, to Syria, with such historic cities as Jerusalem and Damascus, that "handful of pearls in a goblet of emerald." The fever which lurks in all cities of the east had laid its hand upon Lady Emmeline, whose condition grew steadily worse. As they neared Aleppo her condition became serious and she passed away just before "the pageant of the Syrian dawn," leaving a desolate daughter. It is a graphic chronicle of travel in many lands, written by a gallant lady.

### Two Ladies Repeat

*Mr. Hodge and Mr. Hazard, a novel by Elinor Wylie; the MacMillan Co., Toronto, \$2.50.*

*Daisy and Daphne, a novel by Rose Macaulay; Boni-Town & Gordon, Toronto, \$2.50.*

BY PHYLLIS RIDOUT.

"MR. HODGE and Mr. Hazard," is an altogether delightful book, a real treat among the general run of novels. Anyone who has read the earlier books of Elinor Wylie will be familiar with her fantastic and whimsical imagination and her rather affected style of English which is both charming and unusual.

The Hodges and the Hazards are the male Marthas and Marys of this world, the Hodges being useful, busy and practical men and much more common than the Hazards who are the dreamers and the idealists.

The scene is laid in England early in the nineteenth century when London was full of brilliant men, such as Brownings, Tennyson, Macaulay and Tom Moore. To quote from the author's preface, she "begs the reader to accept it as a work of fiction pure and simple, nor seek to discover within its pages portraits of dead or living persons... its historical happenings are slight and it must remain not a disguised biography but a brief symbolic romance of the mind."

Mr. Hazard is a poet who returns to England after twenty years spent abroad where he has been championing the cause of freedom. He returns with impaired health yet with his dream untarnished and his hopes for the world as high as ever. Craving for solace and spiritual consolation he does achieve one short glimpse of happiness and peace but ousted by the Hodges of this life he goes back to his way of solitude lonely as before with only his memories to comfort him.

This is an outstanding book and one which may be freely recommended for the entertainment of all.

"DAISY and Daphne" is an amusing book but would be much better than it is if it were written with fewer words. The thread of the story

is almost lost in the reflections of both the heroine and the authoress. It gives one the sensation of reading extracts from an encyclopaedia or the definitions of a cross-word puzzle. There are words unknown to the Oxford Dictionary, for example: Xenomaniac, smaragdine, catachrestic!

Miss Macaulay has used the novel to get off some humorous if sarcastic jibes at the London Press and its personality-loving and scandal-mongering middle-class readers. The idea of the story is a novel one; Daisy and Daphne are the two names of the central character, she is "Daisy" at home and "Daphne" abroad. Daisy is at heart middleclass, a coward and a liar. Daphne is a charming woman of the world, fearless, a little cynical and an amusing companion. All goes well as long as she keeps the two personalities quite apart but when they meet the result is disaster.

After "Told By An Idiot," one expects better things of Rose Macaulay, but to be honest, she has done worse than this latest novel. It is entertaining and the characters are well-

## for lovers of the English Poets



Illustrated pamphlets from John Fairman (Dept. A-36), 200 Fifth Avenue, New York, N. Y. Sharp, 86 Yonge St., Toronto, or from any LMS Agent. Thomas Cook & Son, or the American Express.

**LMS**

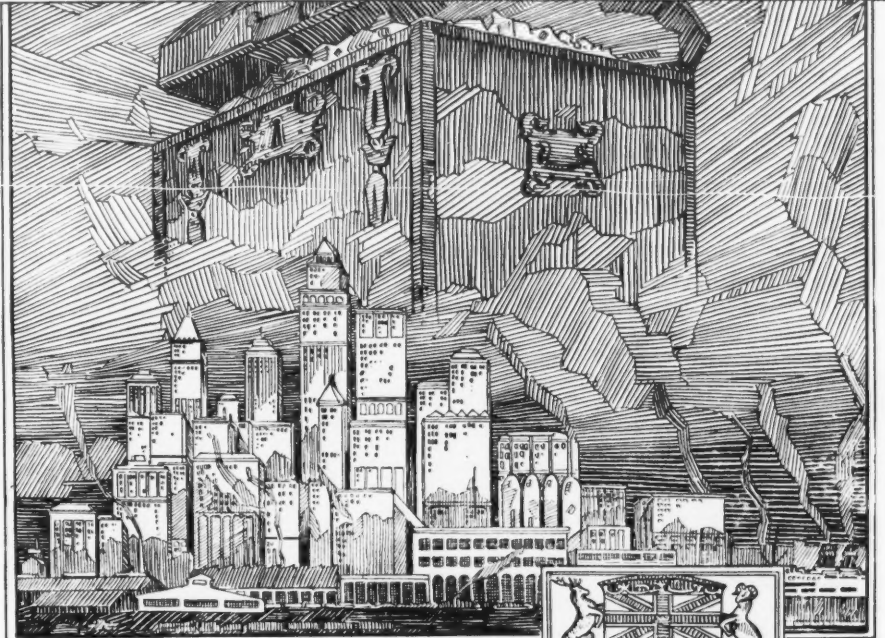
The beauty of the Lake District has inspired many of England's finest poems—many of her sweetest songs.

Make a pilgrimage to Cockermouth, where Wordsworth was born, Hawkshead where his grammar school still stands, Rydal where he spent his later years. Visit Dove Cottage—now a museum—where Wordsworth lived and De Quincey, and where Hartley Coleridge died. Southey lived at Keswick in Greta Hall, and his monument there is inscribed by Wordsworth. George Romney, the painter, lived at High Cocker.

These are but few of the pilgrimages to be made—in the lovely scenery of the English Lake District. The London Midland and Scottish Railway encircles the Lake District with branch lines to the principal beauty spots.

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Of approximately 22 million acres of possible farm lands, only three million acres are at present occupied, and yield an average of \$23.67 per acre, as compared with \$12.13 per acre for all Canada. Total revenue derived from agriculture is 73 million dollars a year.

### Earth's Treasure

In 1927 mineral wealth produced within reach of present transportation belts, yielded British Columbia 62 million dollars. Mining engineers state that unbelievable mineral wealth lies hidden in undeveloped territories of this province.

### Leading Fisheries

As the oldest industry in the Dominion, fishing has been a great revenue producer, and it is significant that Canada's Pacific province in less than 20 years should secure a leading position in the world market, with export to seventy countries, and an annual revenue of 27 million dollars.

### Hydro-Electric Power

While it ranks only sixth in population, British Columbia ranks first in electric development, per capita, in Canada. Water-powers available at six months ordinary flow, are estimated to be more than five million horse-power, and many more millions are awaiting survey.

### Industrial Position

Industrial production has in the last ten years increased 101.3 per cent. Still greater increases are promised with the world's realization that within the confines of this

one province lie all the basic factors... in raw materials, power, transportation and climate... that ensure maximum production... while the great markets of the Far East with their teeming millions, and the prairie provinces are rapidly developing.

### Come to the West!

The march of progress has always been to the westward. Today, the Pacific era is at its dawn, and the vast treasure chest of British Columbia is ready to spill its wealth into the lap of the world. Follow the pathway of progress! Come West this summer, and see the Land of Opportunity, while you enjoy...

### The Vacation of a Lifetime

British Columbia has long been known as "The Evergreen Playground of Canada"... abounding in wondrous scenery, and delightful recreations. Here, amid towering snow-capped mountains and glorious forest parks, through sun-kissed valleys or close beside the sparkling sea, vacationists revel in hunting and fishing, mountain-climbing, motoring and golf, and the Pacific calls with silvery beaches, and pleasure boats plying hundreds of alluring trips. Mail the coupon for more detailed information about British Columbia.

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**CANADA'S EVERGREEN PLAYGROUND**



**ROSE MACAULAY**  
Her latest novel, "Daisy and Daphne" is reviewed in this issue.



## THE BOOKSHELF

drawn, particularly that of Mrs. Arthur, the common but lovable mother of Daisy.

### A Literary Detective

*Ashenden, or The British Agent*, a novel by W. Somerset Maugham; Doubleday, Doran and Gundy, Toronto; 304 pages, \$2.00.

BY JOHN MUNDY

ASHENDEN is not the kind of secret service agent to which we have long become accustomed. He does not perform marvellous feats of deduction and from a dog's tooth and the fact that the 5.15 arrived promptly at 5.15 on Ash-Wednesday conclude, and correctly so, that Jonathan Sebastian Smith was murdered by his forty-second cousin and a couple of visiting firemen. He is merely a cog in the intricate machine of the British Secret Service and sometimes he functions exceeding well, and sometimes he does not. And whether he does or does not, it is never his fault, for he has had very little to say in the matter.

Nevertheless, Ashenden is more than a cog. He is also, we are inclined to suspect, Mr. Somerset Maugham. He is frankly a novelist, and always the serene and detached observer of events; indeed to the sentimentally-minded, he might appear cold-blooded, but that would be to look with an alien eye on what is nothing more or less than the sanity and typically English realism of his outlook. His attitude toward events is epitomized in his expressed scorn of the melodramatic way in which the Secret Service conducted its business.

"Do you mean to say that happened the other day?"

"The week before last."

"Impossible," cried Ashenden. "Why, we've been putting that incident on the stage for sixty years, we've written it in a thousand novels. Do you mean to say that life has only just caught up with us? . . . Well, sir, if you can't do better than that in the secret service, I'm afraid that as a source of inspiration to the writer of fiction, it's a washout. We really can't write that story much longer."

Somerset Maugham is no literary stylist. He is a reporter who writes directly and graphically with a keen sense of character and of the dramatic and when he writes well, his people live with unmistakable vigour and are generally not easily to be forgotten when one closes the book. "Ashenden" will not rank among the best novels that Maugham has written, but it is none the less Maugham writing with skill and brilliantly. As a matter of fact, "Ashenden" is not so much a novel as it is a series of episodes each of which could stand on its own feet as a short story. And while Ashenden himself is an amusing and entertaining fellow, one is apt to forget him in thinking of the strange Miss King, of General Carmona, the Hairless Mexican, of the passionate Guila Lazari, of His Excellency Sir Herbert Witherspoon, of the Yankee businessman, Harrington, and of Anastasia Alexandrovna who talked of Gorki and Karl Marx, of Tolstoi and Dostoevsky and who ordered scrambled eggs every morning for breakfast. This last episode, by the way, is about as delightful a satire on the Russian as one could ask for.

### An After-the-War Romance

*Kitty*, a novel by Warwick Deeping; Cassell and Co., Toronto; 423 pages; price \$2.00.

BY JEAN GRAHAM

THE success of "Sorrell and Son," as a novel and also as a cinema production, has stimulated interest in all

fiction by Mr. Deeping. He has the story-teller's gift and holds the reader's interest to the last page. His latest novel, "Kitty," is quite in keeping with Deeping tradition, and has no dull moments. Alex. St. George is a young soldier who is afflicted by a fear of the war, but he cannot show this dread to his patrician mother and ultimately finds sympathy and affection from Kitty Greenwood, the daughter of Sarah Greenwood, a woman of eminent business ability, who has a tobacco shop in London, the resort of many young officers. Kitty is no adventuress—just a simple and warm-hearted girl who understands the sensitive, panic-stricken lad who finds refuge in the bright and homely shop. Mrs. Greenwood is a woman whose financial success has by no means blunted her sympathies. She has a genuine liking for Alex. St. George and is quite uninfluenced by his social position. He and Kitty are quietly married before his departure for the front; and his mother, abruptly informed of the marriage, is naturally horrified by an alliance so remote from her plans for her son and heir. From this time, there is a duel between the two women for Alex.:—the proud, relentless mother and the affectionate and determined wife. Mrs. St. George uses all weapons against Kitty—even going to the length of endeavouring to prove Kitty's dishonour though, to do the elder woman justice, she believes Kitty to be what she would fain prove her. Alex. returns from the war, partially paralyzed, and his mother takes possession of him and by her treatment would keep him helpless. Kitty, in desperation, manages to kidnap him and take him down to a place in the country where she has every provision for his comfort and where she devotes herself to arousing his interest in rural life and pursuits. It is a story of reconstruction in which no reader can fail to take an interest. The two heroic women, Sarah Greenwood, and her daughter, Kitty, are determined to restore Alex. to an interest in life and in work. They are a positive force which cannot be ignored;—and whether they triumph in the end we leave the reader to determine.

### Books Received

#### Fiction

*Etched in Moonlight*, by James Stephens (Macmillans, Toronto). One of the most delightful books of the year which will be reviewed next week.

*Ed Venture All For Thee*, by J. S. Fletcher (Doubleday, Doran and Gundy, Toronto, \$2.00). A romantic novel set in the time of the Stuart uprising; written in Fletcher's characteristic style and exciting.

*Nevada*, by Zane Grey (Mussion, Toronto, \$2.00). Zane Grey's only rival in the field of standardized production is Henry Ford.

#### Reprints

*The Charwoman's Daughter*, by James Stephens (Caravan Library, Macmillans, Toronto, \$1.10). The Irish poet's and novelist's earlier and fascinating study of poetic child and girlhood.

#### Travel and Place

*Unnoticed London*, by E. Montizambert (Dent & Sons, Toronto, \$1.25). Interesting sketches of out-of-the-way places in the metropolis that escape the eye of the ordinary tourist.

#### Sociology

*Twins and Orphans*, The Inheritance of Intelligence, a thesis by Alex. H. Winfield, B.A.Sc., Ph.D. (Dent & Sons, Toronto, \$2.50). A study of heredity with particular regard to the intelligence of twin types prepared by Mr. Winfield in conformity with the requirements for the degree of Ph.D. at the University of Toronto and now published in book form.

IN HIS schooldays Stalky can never have dreamed that he would one day appear as Ibsen's rival in a list of best sellers. But it is true that in England most people are reading either "Hedda Gabler" or "Stalky's Reminiscences."



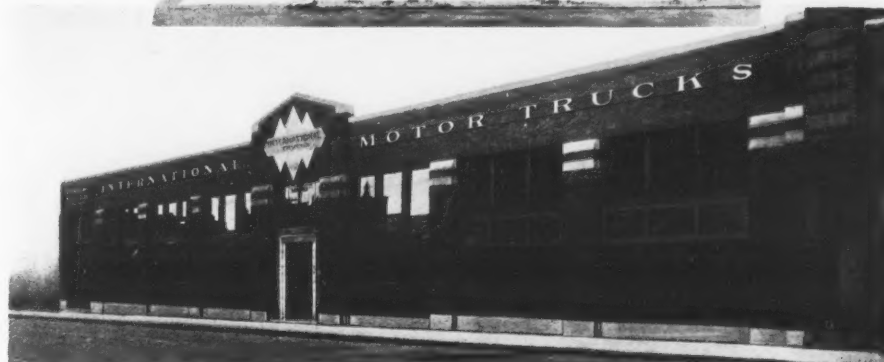
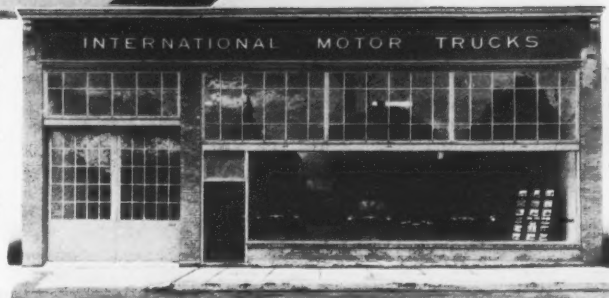
HUGH WALPOLE  
Author of "Wintermoon". This novel was discussed recently in these columns.



ABOVE: International Truck sales and service station maintained at 881 Bay St., Toronto, for the benefit of International Truck owners in Toronto and vicinity.

AT RIGHT: West coast Internationals are sold and serviced out of this well-equipped branch at 1435 Seymour St., Vancouver.

BELOW: This big Company-owned branch, recently opened at 3615 St. Lawrence Blvd., Montreal, is equipped, according to standard International practice, with every modern, labor-saving device.



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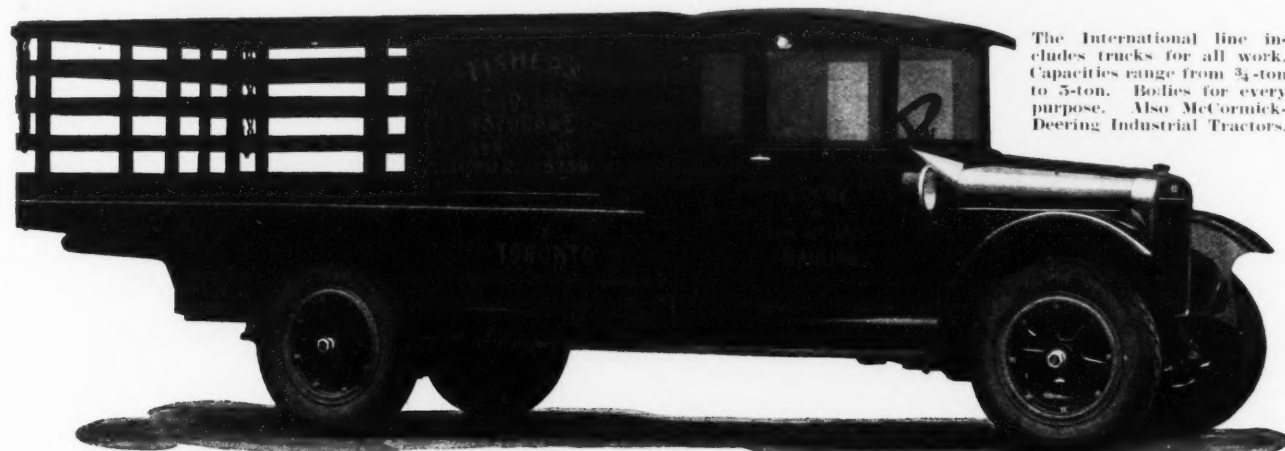
Our responsibility does not end with the manufacture and sale of an International Truck. It goes on and on, following the truck through its daily work, year after year, as long as the truck is in operation. To make sure that every owner gets the kind of service to which he is entitled, we maintain 18 big Company-owned branches, located at strategic points over the Dominion. The man who operates his trucks on the country roads of the prairie provinces has service available which is the twin of that rendered owners of trucks in metropolitan centers.

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ing still; the popularity of International Trucks demands more and more of these branches—making ours an ever-expanding service organization. Our hand-picked dealer force grows in like proportion.

International Harvester Company, long an institution in Canada, earnestly invites business heads, government and municipal officials, farmers, and others to visit the nearest branch and get acquainted with International Trucks and service. Branches are located at Brandon, Winnipeg, Man.; Calgary, Edmonton, Lethbridge, Alta.; Weyburn, N. Battleford, Regina, Saskatoon, Yorkton, Sask.; Vancouver, B.C.; Hamilton, London, Ottawa, Toronto, Ont.; Montreal, Quebec, Que.; St. John, N.B.

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### Women's College Hospital to Expand

As a result of specific activities extending over the past few weeks, a little hospital of 51 beds scarcely known in Toronto has become much more widely known than at any period in its career. This is the Women's College Hospital, 125 Rusholme Road. It is about to embark upon a campaign for \$750,000 with which to erect a nine-storey hospital structure of 200-bed capacity near the University of Toronto and the hospital group with which it is affiliated. The structure is to be reared at Grosvenor Street and Surrey Place.

In creating the new general hospital for women, the shadow of the little hospital is simply to be thrown upon a larger screen. The present hospital has been in operation since 1915. Each year it has given faithful service to women of Toronto and of the Province of Ontario. Annually it treats in its rooms and wards more than 1,100 patients, while more than five thousand patients are treated in its out-patient clinics. During the past year a total of 377 babies were born within its walls. Not one maternity death, under supervision, resulted.

The present campaign has been contemplated for some time. It is only now actively under way. Formal opening of the public appeal has been scheduled for May 4, at which time all men and women of Toronto who have been enlisted in its behalf will



MR. C. W. ROWLEY  
Assistant General Manager of the Canadian Bank of Commerce, who is acting as Chairman of the Advisory Council in the campaign for the Toronto Women's College Hospital.

### PEOPLE

#### Hardy and America

Dr. Henry Seidel Canby, editor of the *Saturday Review of Literature*, has written the following appeal to American book lovers to support the campaign now being conducted in America by Harper & Brothers and the *Saturday Review* for a memorial to Thomas Hardy. The memorial is to consist of (1) the preservation of Hardy's birthplace at Bockhampton; (2) an obelisk to be erected on a suitable site in the neighborhood; (3) the founding in Dorchester of a Hardy Memorial, housing a collection of his works and relics. All contributions should be sent to the Hardy Memorial Fund, c/o Harper & Brothers, 49 E. 33rd St., New York City.

THE news that a committee with Sir James Barrie at its head is to collect a fund for a memorial to Thomas Hardy is as welcome to Americans as to the British. There are what might be called all-English and all-American writers among the moderns for whom it would be an impertinence to ask international recognition, but Hardy quite transcends nationalism—at least American or British nationalism and this, paradoxically, in spite of the fact that his novels and his poetry, too, rise from such a depth of Wessex soil as to make him the authentic voice of primitive English character. Of course he is much more than this. He spoke first for the soberer view of man's place in the universe which, with tender souls as well as with "hard boiled" individuals, has taken the place of Browning's hearty optimism, where all was right with the world if you were only young and healthy; and yet his popularity in America, which was early and wide, seems to have been based upon his characters rather than his philosophies. For years his novels have been read in American universities, indeed they were the first modern novels to become "classics" in the University sense, and the reason, I firmly believe, is that quite unconsciously we Americans realized that with Hardy as with Shakespeare we were encountering memorials of the very foundations of American life. For the English ideas and ideals that came over with the first colonists—simple people most of them, like Tess of the D'Urbervilles or Jude the Obscure—penetrated and colored all our American civilization, which, though drawn from so many races, nevertheless has crystallized about an English core.

Indeed, the literary work of Thomas Hardy is closer to New England of the last century or the rural West of today than to modern London or Manchester or Dublin or Edinburgh. The farm novel of the Middle West, which is one of our most original literary conditions, goes directly back to him for influence, as to a man who might have written more adequately and wisely of the great corn fields, the plains, or the forests than native Americans. Indeed Hardy cannot be fitly honored except by the English-speaking world, for his Wessex is a spiritual kingdom in which we all can move with understanding and leave with a better knowledge of ourselves. As one American, a reader, a critic, a teacher, and an admirer of Hardy, I hope that Americans will acknowledge their debt and express their justifiable pride in a great writer who has made English eloquent for them as well as for his countrymen, by contributing liberally to this memorial from the English-speaking world, which will rise appropriately, not in London but in Wessex, upon earth from which so much that is good American has sprung.

#### CHANGE IN TRAIN SERVICE TORONTO-SUDBURY NEW TRAIN SERVICE BETWEEN TORONTO AND MIDLAND

Canadian Pacific train 25 now leaving Toronto 9.45 a.m. Tuesdays, Thursdays and Saturdays, will, effective with change of time April 29, leave Toronto 10.25 a.m. daily except Sunday instead of 9.45 a.m., arriving

Sudbury 7.30 p.m. as at present. An added feature to this service is a connection at Midland with service over new line into Midland, which will be inaugurated on April 30. Passengers on this train will arrive Midland at 2.15 p.m.

Train 26, Southbound, will leave Sudbury 7.30 a.m. daily except Sunday, arriving Toronto 3.55 p.m. instead of 4.40 p.m. New connecting train from Midland will leave Midland 12.10 noon.

Effective April 30 another new service will go into operation between Toronto and Midland. Train will leave Toronto 4.30 p.m. daily except Sunday arriving Midland 8.30 p.m. and in reverse direction train will leave Midland 7.00 a.m. daily except Sunday, arriving Toronto 11.00 a.m. A parlor car is included in equipment of both these trains.

Full information from Canadian Pacific agents.

THE typewriter salesman was calling on his customer. "Well, sir," he said, "how do you like your new machine?"

"It's great!" said the customer. "Would you mind writing me a testimonial?"

"Certainly not." And he dashed off the following:

"After using these typewriter for three months and over, I unhesitatingly pronounce it to be the most reliable and the most economical. During the time he is in my possession it has more than paid for itself in the saving of time and labour."

## The JENKINS GALLERIES

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TUESDAY, MAY 15th, 1928

and three following days:

Estate of the late S. H. Janes

Being the original furnishings of Benvenuto, residence of the late Sir William Mackenzie, Avenue Road,

ALSO

The Interesting and Unusual Collection formed by

The late Lord Strathcona

of Oriental Lacquer, Bronzes, Ivories, Porcelains, Carved Wood Figures and Cabinets.

(Removed from Montreal for convenience of sale.)

Under instructions from the National Trust Co. and Executors.

May be viewed the week prior to the sale. Illustrated catalogues price one dollar.

Catalogues Now Ready

The Jenkins Galleries

28-30 College St., Toronto

Phillips Square, Montreal



LADY EATON  
Honorary President of the Toronto Women's College Hospital.

gather for a dinner at the King Edward Hotel. Meanwhile, the advisory council of the campaign, headed by C. W. Rowley, of the Canadian Bank of Commerce, has been thrown into the breach as a special gifts committee to seek larger gifts in advance. This group, which will meet again on April 26, comprises Mr. Rowley, Sir Robert Falconer, Malcolm Stobie, J. Y. Mordock, Sir William Hearst, Charles L. Burton, G. B. Woods, R. W. Eaton, Harry McGee, R. A. Stapells and N. L. Nathanson.

The executive committee, of which W. J. Cairns, general chairman, is also a member, comprises the following: W. C. Brent, Benson Johnston, C. E. Robertson, Maj. J. A. Gairdner, H. E. Stiles, R. H. Fish, E. H. Dickinson, W. M. Douglas, Geo. H. MacDonald, Walter Smith, Col. B. O. Hooper, Rhys D. Fairbairn, H. P. Hernance and E. C. Pringle.

Mrs. A. M. Huestis, widely-known clubwoman, is serving as women's chairman, with an organization of nearly 300 workers, among whom are members of the medical staff of the hospital, nurses, nurses' alumnae, and women of Toronto interested in the type of care which the hospital affords.

At a dinner of the board of directors of the hospital held, April 18, steps were taken to record the subscription of every member. A similar dinner was held the following night for the staff. One of the features of the former event was the announcement to Mrs. Huestis that she had decided to make a pledge of \$5,000. This was the first subscription recorded in the present campaign.



MR. W. J. CAIRNS  
General Chairman of the Committee in charge of the campaign for the Toronto Women's College Hospital.



## Her first cooking lesson

### Prices

You can buy McClary Electric Ranges at prices ranging from \$60.00 to \$575.00, f.o.b. Toronto, taxes included. Send 25c for a copy of beautifully illustrated 100-page Cook Book and Household Manual, the most complete book on electric cooking ever written. Write General Steel Wares Limited, Toronto.

All McClary Electric Ranges have the approval of the Hydro-Electric Power Commission of Ontario and are on sale at Hydro and Electric Shops.

... let it be on a 'McClary'

IMAGINE an electric range that a little child can use with absolute safety! The child cannot harm the range . . . so staunchly is it built . . . and the range cannot harm the child. The McClary is a safe and sound and good electric range. Dependable. Trustworthy.

We wish you could see a McClary Electric busy at work cooking a meal. If you could only see the cakes it bakes! The delicious roasts! And after the meal is over you would learn how simple it is to keep the McClary spotlessly clean.

If all the little girls of today were taught cooking on McClary Electric Ranges, what wonderful cooks our Canadian women would be tomorrow! Start YOUR children off right.

Order your McClary today!

# McClary Electric Ranges

A GENERAL STEEL WARES Product





ILLUMINATION OF COL. JOHN McCRAE'S FAMOUS WAR POEM  
This beautiful decorative piece (24 x 18 inches) has been designed by Miss Eina E. Davis, of Washington, D.C., at the instance of Lt.-Col. K. J. Hampton, of the Quartermaster General's Office, United States Army. It will be placed in the lodge of the Flanders Field War Cemetery maintained by the United States Government in Belgium.

## SCIENCE

## Giants of Space

FEW people know that approximately six per cent., or one in every eighteen, of the stars when viewed through one of our large telescopes is seen to be double. Certain of these double stars are known as eclipsing variables from the relationship of their orbits to the earth, and the most massive of these eclipsing systems, known as H. D. 1337, has been investigated recently at the Dominion Astrophysical Observatory at Victoria, British Columbia. The star was observed by an electric photometer in Germany during 1920, and an accurate determination of its changes of brightness was published. However, this complex curve could not be interpreted for want of precise information obtainable by means of the spectroscopic. When the matter was taken in hand at Victoria Observatory further investigation brought to light an extraordinary system.

The following illustration may help us to visualize this great star. If the earth were a 1-inch sphere—much smaller than a golf ball—the sun would be represented by a great sphere 9 feet in diameter, filling an ordinary room. More than 1,300,000 earth-balls could then be thrown inside such a hollow globe and there would still be plenty of space between them. On this same scale the larger star of this interesting system would be 214 feet in diameter and more than 13,000 sun-spheres and seventeen billion earth spheres would be required to make up its tremendous volume.

Picture, then, these two gigantic globes of flaming gases, practically in contact and revolving about each other every 3½ days, whose orbital velocities exceed 150 miles per second and whose respective masses are 36 and 34 times that of the sun. The surfaces of these stars are at temperatures of 50,000 degrees Fahrenheit, about 20 times that of molten iron. This intrinsically high temperature combined with the enormous surfaces of the stars makes the system 28,000 times more luminous than the sun, and yet, so inconceivably remote is it, that the stars cannot be seen with the naked eye. Light, which travels at the prodigious velocity of 186,000 miles per second, and speeds to us from the sun in eight and a half minutes, requires a journey of 10,000 years to come to us from this extraordinary double star.

## OPINIONS

## New Negro Leadership

WITH the increasing recognition won by negroes of outstanding attainments in many fields there comes to many of their people a natural feeling of pride. That this is accompanied by a consciousness of the responsibilities of the new leaders is pointed out by E. Franklin Frazier, negro sociologist, in the April Current History. The preacher-and-politician domination which followed immediately after the emancipation of the slaves was filled with optimism and enthusiasm. Any opportunity open to American citizens beyond the reach of the As education spread, a

less hopeful attitude was taken by the outstanding individuals.

Now that the number of negroes who have succeeded is growing rapidly, some of the more public spirited among the new leaders are inclined to criticize these artists, poets, novelists and scientists. The detachment necessary to their work is deplored by negro newspaper editors in some cases because it cuts an able man off from active participation in helping the race. The artist absorbed in his pursuit loses the feeling of race consciousness that drives others to organize and educate.

Not all the artistic leaders are lost in their own specialty. James Weldon Johnson is a poet and musical critic of note, and also a prominent worker in the National Association for the Advancement of Colored People. Another active member of it is Walter White, the author of two successful novels. Dr. W. E. B. Du Bois is best known for his guidance of the association and his editorship of The Crisis, but he is also the inspiration of much artistic and scientific work by younger men. Some of the men and women who are doing the best work in their own fields should not be diverted from their purpose, even though it looks like a selfish one to the new negro radicals. The latter are eager to press every force available into such labors as the organization of the Pullman porters, development of educational facilities, free clinics, political betterment and everything that will improve racial opportunities.

They should not forget that individuals concentrating successfully on their own creations automatically act as leavening agents. There is stimulation for all in the subtle poetry and ambitious prose of Jessie Fausset; in the poems of Countee Cullen and Langston Hughes, who have won the Witter Bynner poetry prize for two successive years; in the scientific studies of Dr. Ernest Just, Dr. Carver at Tuskegee, and a number of others distinguished for research work; in the achievements of Roland Hayes in music, Aaron Douglas in art, and Charles Gilpin and Paul Robeson in the theatre. Such leadership plays as large a part as more conscious direction in the social transformation of the negro. — The New York "Times."

## TRAVEL

## Austria Seeks Tourists

INTERNATIONAL tourism has become a kind of new science in Austria. Once foreigners began to flock here their habits were carefully studied and it was found that the English and Americans have a weakness for golf. So golf courses were laid out. Not long ago golfing was utterly unknown in this country. Today one finds good courses at most resorts.

The Austrian Alps compare with those of Switzerland, and Austria has seven cable suspension railways leading to mountain tops and about a dozen more are being built. The Austrian lakes, jewels of beauty, had no sandy strands, like the seacoast, but sand is common in Austria, for thousands of years ago the plains were sea bottom and the mountains were islands. So the sand was transported to the lakes to make artificial beaches. Hydro-electricity

then necessitated artificial lakes and these also were provided with beaches. On the railroad line from Vienna to Graz one sees such a new lake. Hotels and bungalows have risen along its shores and over the water glide sailing boats and motor vessels.

There is no valley so remote as not to have its motor bus line, linking up its idyllic beauties with some railroad. The most difficult problem in the building of new hotels. They require capital and often do not meet expenses. Therefore comparatively few hotels have been built in recent years. But those already existing have been enlarged and modernized. Now stories are added to the big Ringstrasse hotels in Vienna, and even modest country hostels are provided with running hot and cold water and private baths. Some of the improvements are remarkable, considering the small outlay.

Austria is preparing for the next tourist season. It will undoubtedly set a new record, as the Franz Schubert centenary comes in November. As this is rather late for international visitors, there will be two Schubert festivals, one early in June, and the other late in November. Richard Strauss and Max Reinhardt will be the leading figures in the June celebration, which will include standard performances in the concert halls and theatres, twelve art exhibitions with special Schubert features, and various sports events.

## The New Year

A Flower unblown: a Book unread;  
A Tree with fruit unharvested;  
A Path untrod: a House whose rooms  
Lack yet the heart's divine perfumes;  
A Landscape whose wide border lies  
In silent wonder 'neath the skies.  
A wondrous Fountain yet unsealed:  
A Casket with its gifts concealed:—  
This is the year that for you waits  
Beyond To-morrow's mystic gates.

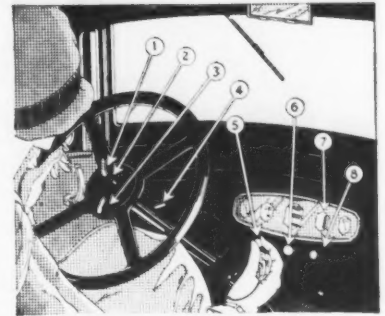
—Powers.

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In all ways the New Essex Super-Six is engineered to the lowest operation and maintenance costs. And increasing thousands of owners rolling up thousands of miles of service prove that these qualities which delight you on your first ride are just as lasting as they are brilliant.



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1. Light control - 2. Horn button
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  5. Starter - 6. Electro-lock
  7. Gasoline gauge - 8. Choke
- COUPE - \$900 (Rumble Seat \$35 extra)  
COACH - \$885 SEDAN (4-door) \$960  
All prices f.o.b. Windsor, taxes extra.  
Buyers can pay for cars out of income at lowest available charge for interest, handling and insurance.

## ESSEX Super-Six

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If you want to improve your putting, suggest to your Greens Committee that they purchase a

*"J.P. Super"*  
*Power Mower*  
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The smoother the green the better your putting.

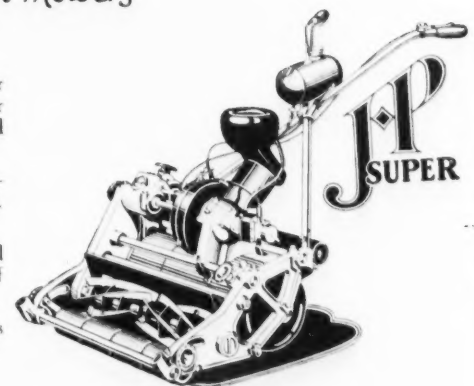
This famous English power mower will clip the grass closer and smoother than an ordinary mower, and will save your poor overworked Greens Committee a lot of worry and gray hairs.

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# SATURDAY NIGHT

## FINANCIAL SECTION



Safety for  
the Investor

TORONTO, CANADA, APRIL 28, 1928

P. M. Richards,  
Financial Editor

### Alberta Coal Problems

Cautious Supervision and Efficient Co-operation Needed on Part of Operators—Ontario Consumers Must be Protected Against Inferior Grades

BY F. C. PICKWELL

ALBERTA coal is now being moved to Ontario over the Canadian Pacific and Canadian National Railways under the special rate of \$6.75 per ton, authorized recently by the Board of Railway Commissioners,—the government to make good any deficits. This is in accord with a Federal test agreement aimed at enabling western coal firms to compete with the Pennsylvania product, which has monopolized that market for many years. The terms of this arrangement provide that the railways transport western coal at this special rate during the months of April, May and June for three years, during what is recognized as the quiet season.

Under this arrangement it is estimated that Ontario may be able to purchase domestic coal for about \$12.50 per ton, thus developing a national policy of supporting a purely Canadian industry. Meantime, the report goes, American operators have decided to reduce their price from two to three dollars per ton, and have set aside a large publicity campaign fund, in order to meet and offset this new competition from the Rocky foothills. And so it would seem that the battle for the Ontario coal market is hardly beyond the preliminary skirmish. If the west hopes to win it must prepare to out-manoeuvre a well entrenched competitor, which will bid real dollars against elusive patriotism.

In this connection there is more than a suspicion that the Alberta operators have been caught napping, owing to the rather unexpected political turn to this problem. It is not long since the same railway board brought down a finding which seemed to place western coal on the shelf indefinitely, so far as the eastern market is concerned. The sudden political twist to their wheel of fortune obviously finds the Alberta operators unprepared for such an important drive, both in the matter of proper sales organization and a unified policy covering necessary propaganda and demonstrations. Getting coal to Ontario at a propitious rate is a minor detail, as compared to the essential elements in properly familiarizing eastern consumers and dealers on the merits of a new heating product from the far west. That is now the real problem up for solution. This angle will require serious and persistent attention by the most competent merchandising and engineering experts, if Alberta coal is to make anticipated development in the Ontario market.

The suggestion has been made that the Alberta coal operators form a pool as a first marketing move. It is claimed that this course would be the means of saving considerable money, as compared to individualized efforts. Competent authorities admit the wisdom of such a course,—providing the suggested pool is confined to one central selling agency, and the element of quality necessary for the eastern market enters into the products for export. There is much wisdom in the latter judgment. It would be little short of commercial suicide to form a pool which would embody all grades. In order to establish Alberta coal successfully in the East, inferior and unsuitable grades must be carefully guarded against, if the costly groundwork of the last few years is to be maintained. For that reason considerable care will have to be exercised over the class of shipments made to Ontario, as a straight business precaution. Coal cannot be treated on the same basis as wheat, so far as a pool is concerned.

One of the most encouraging moves made to date is the creation of a Board of Standards by the Alberta Government and coal operators. The main purpose of this move is to conduct a survey of all Alberta coal, and issue a list of grades most suitable for eastern shipment. Ontario officials have also decided to co-operate in this connection by appointing J. A. Ellis, fuel controller in that province, as a member of the Board. The underlying motive behind this course is to protect citizens in Ontario

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SELWYN G. BLAYLOCK, B.Sc.  
Of Trail, B.C., Vice-President and General Manager of the Consolidated Mining and Smelting Co. of Canada, Limited, who was awarded this year the James Douglas medal for Metallurgy. Mr. Blaylock has been identified continuously with the Consolidated Mining and Smelting Company since 1901, and received the award of the McCharles Prize for outstanding work in Canadian Metallurgy from the University of Toronto, 1924.

—Photo by "Who's Who in Canada"

## GOLD & DROSS

### A PENNY STOCK SPECULATION WANTED

Editor, Gold and Dross:

I have been reading your advice in "Gold and Dross" for some time with the idea of making a small speculation, and would like you to suggest two of the "penny stocks" that in your opinion show promise of profits. I have noticed your references to Macassa—do you think this would be suitable for me? While writing I would like to express my appreciation of SATURDAY NIGHT's valuable services to its readers.

—B. M. W., Winnipeg, Man.

It is particularly difficult to suggest cheap mining stocks which offer attractive speculative possibilities. The cheaper stocks get that way for the simple reason that serious doubt exists as to whether they will ever make good. I mention such an issue as Macassa for the reason that it has finances and good management. It is an open question as to whether payable ore will be developed, but with good management and ample finances the shareholders are likely to get a reasonable run for their money.

Another issue might be Consolidated West Dome Lake. The mill is closed but development is opening a moderate amount of ore. It seems reasonable that in due time, whether this year or next, a resumption of milling might be expected. In that case there might be a revival of hope which would reflect itself on quotations. Keep this fact in mind, however; the lower the price of the stock being played with, the greater the extent of the risk, and the greater the tendency to have to watch the market rather than the mine.

### CHRYSLER COMMON ATTRACTIVE

Editor, Gold and Dross:

What do you think of Chrysler Corporation common stock as a buy around 71? It seems to me the company should be doing well, as I notice lots more Chrysler cars around the streets now than formerly. How does the company rank now among American automobile manufacturers? Is there any prospect of an increase in the common dividend soon? Do you know how earnings are running?

—H. H. C., Moncton, N.B.

Earnings of Chrysler Corporation are running at a rate more than double present dividend requirements of \$3 per share on the common stock, and as the company is in a strong financial position, the chances seem good for an increase in the common dividend before very long. At the present level of around 71, the stock yields 4.2 per cent. and is, I think, a fairly attractive purchase.

Chrysler now ranks as the third largest passenger car producer, on the basis of dollar sales volume, whereas it occupied twenty-seventh position in 1924. Its production rose from 135,800 cars in 1925, to 171,400 in 1926 and

200,500 in 1927. Its net income for last year was equal, after preferred stock sinking fund, to \$6.25 a share on 2,712,080 no-par common shares, compared with \$1.77 in 1926. The strength of its current financial condition is shown by the fact that it has current assets of \$55,655,581, including cash and marketable securities of more than \$32,600,000, against current liabilities of \$13,276,249.

That the company is experiencing further business expansion this year is indicated by the fact that its production for the first two months of 1928 was some 13 per cent. heavier than in the corresponding period of 1927. Its output is reported to be now averaging about 1,200 cars daily, and the prospect is that, notwithstanding the price reductions made early this year, earnings for the present half year will exceed those for the first six months of 1927.

### CANADIAN WINERIES LIMITED

Editor, Gold and Dross:

I am seriously considering an investment in the new no par value capital stock of the Canadian Wineries, Limited, which I am offered at \$22 per share. I expect you know that several wine concerns in the Niagara Peninsula have recently merged to form this company. Would you call this stock a good investment?

—L. R. C., Hamilton, Ont.

I wouldn't call it a good investment, but I think it looks like an attractive speculative purchase from the viewpoint of present and prospective earnings. The consolidated net earnings of the five companies which have combined to form Canadian Wineries Limited, after providing for all operating expenses, depreciation and after elimination of certain non-recurring charges, but before providing for federal income tax, amounted to \$90,792 in 1925, \$140,571 in 1926, and \$253,733 in 1927.

These figures show a very striking increase in earnings during the three-year period covered and it is evident that prospective purchases of the shares have nothing to worry about if the new company is able to maintain this good showing. In this connection it may be well to point out that it is probably too much to expect that the new company will be able to maintain the rate of increase shown from 1925 to the end of 1927, but as sales and earnings so far this year are reported to be running substantially above those for the corresponding period of 1927, it seems reasonable to hope for further encouraging gains. The consolidated net earnings for 1927, on the basis given above, were equivalent to \$2.53 per share of the capital stock of the new company, and thus on the basis

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## Canada's Trade Radiation

Amazing Distribution of Things Canada Has to Sell Revealed by Trade Statistics—One Hundred and Thirty Countries Buy Dominion's Products Today, as Compared With Only a Score at Birth of Confederation

By FRANK YEIGH

TRULY remarkable is Canada's trade radiation.

It will be found to reach the five Continents and the Seven Seas and many of the isles thereof. The ultimate destination of Canada's products, in foodstuffs, natural resources and manufactures, would, if visualized, represent an antenna stretching to the remotest corners of the two hemispheres and serving an amazing variety of human kind, representing as many races and tongues. And all this commercial expansion has taken place in relatively recent years. At the birth of Confederation, in 1867, the newly formed Dominion traded with scarce a score of countries, in contrast with the 130 of today, and those were only the near-at-hand ones.

The task of tracing this wide distribution became a fascinating one to the writer, as surprise succeeded surprise. The ordinarily dry-as-dust blue book tables became as interesting as a novel, with an ever developing plot, and the world atlas at his elbow became alive!

Everyone knows, in a vague sense, that we send our wheat and flour far afield, but how many know that they help to feed the people of fifty lands, Occidental and Oriental? The staff of life is no respecter of geography. It would be interesting to build a visible pyramid of the loaves of bread involved in the 1927 exports from Canada of over a quarter of a billion bushels of wheat, and nearly ten million barrels of flour. Even reducing the quantity to the number of loaves would tax the arithmetic table, and be lost in the high billions.

The purchasing countries range from England to China, from Newfoundland to India, from the Irish Free State to the British West Indies, from Belgium to Italy, from Germany to South America. Flour made from Canadian hard wheat is now being sold by way of Hamburg to Czechoslovakia, where it is found that it reduces the working hours in the bakeries one hour per day!

Cuba is preferring Canadian hard spring wheat to all other varieties, to an extent of nearly \$10,000,000 annually. The same Republic is buying our potatoes, flour, hay and oats. Havana plans large flour mills, which will increase the demand for our Canadian wheat.

The steadily increasing consumption of our wheat and flour in the Far East is a striking evidence of the bread-eating habits of the world, in a sense displacing or rivaling rice as the staple food. Nearly ten million bushels of wheat were shipped to Japan alone, and \$2,430,000 worth of flour to China, in 1926-27. No wonder Vancouver can hardly build elevators or mills fast enough to meet the shipping involved from that port.

The biggest trade development of the twentieth century will be on the Pacific, and it will be directed towards China, with its population of 400 millions. Their purchasing power is steadily growing with the increase of earning power by its laboring classes, who constitute four-fifths of its population. This is the opinion of the Oriental Manager of the Canadian Pacific Railway. In this development Canada will in all likelihood occupy an important

position. The Dominion now has a steady and growing market in China for flour, lumber, etc., and the list of Canadian products being exported to the Orient is constantly growing.

Canadian dairy products, like Canadian wheat and produce, are being purchased in increasing quantities by the housewife in the United States and 24 other countries of the world: the principal purchases of dairy products from Canada by American buyers being in the form of cream and milk.

This world-wide radiation of Canadian products and goods was strikingly put by Major Anthes, at a recent meeting of the Canadian Manufacturers' Association: "Within the view of the glittering ruins of the wonderful Athenian buildings, Grecian mothers are baking bread and cookies made from Canadian flour."

"Workmen in the dairies and packing houses at Denmark wear Canadian-made rubber boots."

"The mines of the Rand in South Africa produce gold by power transmitted by Canadian-made rubber belting, and business men in the Netherlands, Straits Settlements, Belgium and the Argentine skim along about their business in Canadian-made automobiles equipped with Canadian tires."

"The popular sandwich at Henley Regatta is made from Canadian lobster and salmon."

"Peruvian and Colombian crude oils flow down Canadian pipe lines to the tankers at the port docks."

"The grain fields of France resound to the whirl and slash of Canadian binders at harvest time."

"We are sending needles and pins to Great Britain. Canadian lanterns shed a glow on the waters of the Yangtze from Chinese junks and barges."

"Our ferro-alloys, lead, zinc, spelter, nickel, aluminum, are all improving the metal products of other nations. Theatre curtains the world over are made fire-resistant with Canadian asbestos."

"Canadian toilet soap brightens the faces of West Indians and South Americans, while Canadian carbide brightens their nights."

"West African docks are solidified by Canadian cement reinforced by Canadian steel. The dock warehouses have Canadian rolling doors, and Canadian rails carry the produce to and from the steamers."

"Newspapers, with circulations running into millions, carry their messages on Canadian newsprint."

"Bonnie lassies in New Zealand and England photograph their picnic parties with Canadian cameras and films."

The basic industries of our natural products are being exported to points all around the world. The canned salmon of British Columbia go to nearly every part of the world where ships can carry them, salt herring to China and Japan, and pickled oil to Europe. A refrigeration service carries our fruits and vegetables to the east coast of South America. Canadian hops are shipped to

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### Instalment Selling

Development of Credit for Average Purchaser is Highly Important Economic Phase—System Has Grown to Affect Entire Business Structure

BY EDWIN R. A. SELIGMAN

McVickar Professor of Political Economy, Columbia University, New York City

THE system with which we have to deal is known by a large variety of names, most of them inexact and colloquial. In England they have the curious name of the hire-purchase system; in France we find the amusing name of *temporaire* buying—*vente à tempérament*. The most common name with us is instalment selling—a term which is both expressive and satisfactory.

The system may be defined as a transfer of wealth, the payment for which is deferred in part to the future and is liquidated piecemeal or in successive fractions under a plan agreed upon at the time of transfer. It is clear that the phenomenon is a form of credit. The essence of credit is the right to utilize something, whether commodities or money or money's worth, the ultimate economic title to which belongs to another. Instalment credit, like all credit, depends upon the trust or confidence reposed in the debtor and is based upon the expectation of repayment in the future. The difference between instalment and other credit is to be found in the fact that instalment credit is liquidated piecemeal or in successive fractions instead of in a lump sum.

It might be pointed out that fractional payments are of two essentially different kinds—synchronous and successive, but that only the latter involves credit. A common example of synchronous fractional payments is seen in our modern corporations where the capital is secured by the device of issuing fractional shares of stock to individuals. It was very common in former centuries in the purchase of real estate and is more or less familiar in that way today. In none of these transactions is there necessarily any credit. But when fractional payments are made successively or piecemeal, credit at once emerges because an interval implies a lapse of time and the time element is of the essence of credit.

Instalment credit is as old as credit itself. It was found first in public transactions, in payments made to the government as well as by the government. A familiar example of instalment credit in payments made to the government is that of our taxes, some of which are paid in instalments; or still better, our municipal system of special assessments where the fractional payments are sometimes spread over ten or fifteen years. These are examples of compulsory payments to the government; but the system soon spread to contractual payments. A common illustration of such contract payments is that of the disposition of our public land where the settler had the option of spreading his payments over several years. A more modern illustration is that of the irrigation law, the capital expense of the gigantic reservoirs being paid for by the farmer in instalments running in some cases over twenty years. A still more recent example of contractual payments to the government is found in the marketing of the Liberty bonds during the Great War where the device of instalment payments was used with great success.

The other kind of instalment payments in public transactions has to do with payments not to the government but by the government. The great example here is of course that of public credit. It is well known that for many centuries the money borrowed by government was payable in successive fractions known as annuities; and although we have in this country now discarded the use of government annuities we have more recently adopted the system of serial bonds as over against the old time straight bonds.

While the early use of instalment credit is therefore seen primarily in public transactions, it was not long before it spread to private transactions. These transactions involved the transfer either of commodities or of money. The most familiar example of instalment credit involving the transfer of money or of the rights to wealth is found in our life insurance business which, as is well known, is an outgrowth of the early system of government annuities. Under the life insurance method we either pay annual in-

(Continued on Page 28)



H. H. CHAMP  
Of Hamilton, Vice-President of the Steel Co. of Canada, who will visit Europe to attend the International Labor Conference at Geneva as representative of Canadian employers.

—Photo by "Who's Who in Canada"



## Apple Industry Canada's Own Setbacks Caused by Neglect of Orchards and Production of Too Many Varieties Now Disappearing—Valuable Contribution to General Prosperity

FROM the very earliest times the apple has been Canada's most important commercial fruit; its increase both as to acreage and crop returns was rapid and steady up to the beginning of this century, and to-day, after two decades of unsettlement and arrested development of the industry, it is again resuming its forward march.

Most botanists are of the opinion that the apple is not a native of North America and that the "wild" apples which the pioneer settlers in some localities, such as along the St. Lawrence, found growing amid the forest trees on their homesteads, were the descendants of trees imported still earlier. Whether the apple be indigenous or introduced, one thing is certain, namely, that in many parts of Canada it finds an ideal environment and produces fruit unexcelled by any other country in the world where apples are grown. This is proved by the fact that for many years about one-third of Canada's crop has been exported to other countries, and also by the circumstances that three times at the Imperial Fruit Show in England the McIntosh Red variety has been declared the finest dessert apple in the British Empire.

Opinions differ as to which province belongs the honor of first growing apples—both Quebec and Nova Scotia claiming the distinction—but it is certain that for nearly three centuries apples have been growing in both provinces. It is believed the Fameuse or Snow apple originated in Quebec and it is known that when John McIntosh settled near Iroquois, Ontario, on the St. Lawrence river in 1796, he found the ancestor of the present McIntosh Red trees growing wild on his bush farm.

Apples are grown commercially in all the eastern provinces and on the Pacific slope, the chief commercial orcharding districts being in Nova Scotia, Ontario and British Columbia. Although apples in commercial quantities have not been produced in the Prairie Provinces—Manitoba, Saskatchewan, and Alberta—considerable attention is being given to their culture, especially in Manitoba. Several promising hardy varieties have been developed at Dominion experimental farms and from propagation of these goods results are anticipated.

The causes of the setback in the past two decades, already referred to, are very complicated but the fortunate circumstance is that the way to renewed expansion has been already entered upon. One difficulty in apple growing has been that this tree is so hardy that where the orchard is a

sideline to the main farming operations it is apt to be neglected in the rush of other work and, therefore, much of the fruit offered locally is not of high quality but this grade of fruit is rapidly decreasing in quantity because of greater attention to cultivation. Again, far too many kinds of apples have been grown, with the result that there are over a hundred varieties produced in commercial quantities in Canada, whereas the public need would be met by twelve to fifteen, and the work of selecting and grading by the packer would thereby be rendered much easier. One of the reasons for optimism lies in the fact that the present trend of the industry is towards specialization, and this has been particularly noticeable in the last few years, during which orchards in bearing all over Canada have been grafted to fewer and more desirable varieties. A result of Canada's suitability for apple culture and of the additional care given orchards has been that 80 per cent. of the crop is of commercial quality. This is a much higher percentage than that secured in any other country.

Apple orcharding occupies a most important place in Canadian agriculture as the following facts indicate: Over 200,000 acres of land are devoted to the production of apples, the value of these orchards is estimated at \$120,000,000, and the annual crop ranges from 3,250,000 to 4,500,000 barrels. The crop contributes directly and indirectly approximately \$3,000,000 to the railway earnings of Canada and makes possible or adds materially to the success of such subsidiary industries as canneries, evaporators, cider and vinegar factories, cooperages, stove mills, box factories, and factories for the manufacture of tools, implements, chemicals, and wrapping paper required in producing and marketing the fruit.

The apple brings with it important benefits in addition to those of a commercial nature. In the early days of settlement it was found that its introduction to any new locality was always followed by an improvement in the health of the inhabitants, and its keeping qualities are such that it may be used in the fresh state every month in the year. These are some of the reasons why the apple has come to be called the King of Fruits, and why also its production promises to become an even more important feature of Canadian agriculture than it has been in the past sixty years.

## The B. C. Fishing Outlook

*Aemilius Jarvis Explains Conditions Which Led to Serious  
Losses in Industry—Amalgamation with Gosse Packing  
Should Effect Important Economics—Merger will  
Control 50 per cent. of Pack*

THE annual meeting of the British Columbia Fishing and Packing Company this year was particularly interesting, in view of the additional statements made by the president, Aemilius Jarvis, in connection with the reasons for the operating losses experienced in 1927 and the justification for expecting a pronounced improvement in 1928. The president attributed the expected improvement to several factors, mainly to the willingness of the Dominion Government to co-operate, increased co-operation between canning companies as a whole and more particularly to the amalgamation with the company's principal competitor, the Gosse Packing Company.

After the presentation of the annual report the president stated "The report just read can hardly be considered satisfactory, but before passing final judgment upon it, there are a few things I wish to make clear, as there is much confusion in the minds of many as to the cause of the industry's trouble, which has been common to the whole industry in British Columbia." Mr. Jarvis related the history of fishery regulations since 1907, in which year the "Bro-deur" regulations were adopted by the Department of Fisheries. Broadly speaking these regulations allotted a boat rating, or fishery licenses, to each cannery in British Columbia, while the escapement of fish was provided for by limiting the number of licenses, this limit being based on a twenty-four hour closure for escapement in the week (exclusive of Sundays).

In 1909, this policy was departed from and open fishing was introduced, upon the theory that fish were common property and that there should be no limit to the number of fishing licenses. At the same time, the right was reserved to close fishing at any time, the length of the closure period

being governed by the number of fishing licenses issued. This policy resulted in a considerable hardship upon canneries, involving longer periods of idleness and increased competition to make packs in a lesser time, this also involving the necessity of extra gear.

The number of fishing licenses increased substantially, particularly in later years. In 1926, the total number of licenses was 7,700, compared with approximately 12,000 in 1927. Mr. Jarvis pointed out that the Government appears to be cognizant of the situation that has resulted and that while a request that a number of licenses be reduced was not approved by the Department of Fisheries, it was suggested that the canners themselves should regulate the number that each should employ. An arrangement has been made between operators whereby the number to be employed this year was cut down to 3,200, or about 300 per cent., and it is expected that if this number is adhered to, the desired twenty-four hour closure per week (exclusive of Sundays) would be established.

This, Mr. Jarvis pointed out, would obviously result in substantial economies in view of the fact that the lesser number can effect just as large a catch. Mr. Jarvis drew attention to the fact that under existing conditions, the company was placed under heavy competitive expenditures totalling some \$415,000 in 1927 and that under the new regulations, expenditures to this extent could be substantially reduced. In addition, Mr. Jarvis drew attention to the economies that would accrue from the proposed amalgamation with Gosse Packing Company, Limited. By reason of this amalgamation, the new holding company would control in excess of 50 per cent. of the entire packing business in British Columbia and by reason of elimination of competition, the number of canneries now operated by the two

businesses could be materially reduced. Estimates placed possible savings at \$750,000 and arrangements were already under way to put such economies into effect. Although it was hardly probable that full economies could be effected this year, it was expected that costs would be materially lower.

The new company, to be known as British Columbia Packers, Limited, is exchanging its own common shares for common shares of the two constituent companies. Shareholders are asked to deposit certificates of the present company with Montreal Trust Company, in exchange for which deposit receipts are being issued. These deposit certificates are listed on the Toronto Curb. Arrangements have been made with strong banking interests for the introduction of \$1,000,000 into the new business in exchange for the common shares of the new company.

## Coal Output Drops Nova Scotia and New Brunswick Up but Alberta Production Falls

LESS coal was produced in Canada during February than in January. The output for the month was 1,413,853 short tons, including 1,034,732 tons of bituminous coal, 309,679 tons of lignite and 69,442 tons of sub-bituminous coal. Nova Scotia's output amounted to 450,551 tons, New Brunswick mined 18,744 tons, Saskatchewan produced 50,341 tons, Alberta 638,511 tons, including 309,731 tons of bituminous, 259,338 tons of lignite and 69,442 tons of sub-bituminous, and British Columbia's output was 255,706 tons.

Increased outputs were noted in the figures for Nova Scotia and New Brunswick, but production in Saskatchewan, Alberta and British Columbia was in each case less than in January. The most noticeable loss was in the output of Alberta lignite; February production amounted to

only 259,338 tons, as against 541,196 in January. There was a slight gain in the output of bituminous coal in Alberta.

Imports of coal into Canada during the month amounted to 984,824 tons, including 959,274 tons from the United States and 5,550 tons from Great Britain. By kinds of coal, the imports were: Anthracite, 233,959 tons; bituminous, 729,727 tons; and lignite, 1,138 tons. Im-

ports in January amounted to 1,009,382 tons.

Exports during the month totalled 60,812 tons, two-thirds of this tonnage being exported from Western Provinces.

Coal made available for use in Canada during February amounted to 2,317,865 tons, comprising 1,703,647 tons of bituminous coal, 310,817 tons of lignite, 233,959 tons of anthracite, and 69,442 tons of

sub-bituminous coal. In these totals there are included 973,920 tons of bituminous coal from Canadian mines and 729,727 tons imported from the United States; 69,442 tons of sub-bituminous and 309,679 tons of lignite from Canadian mines; 1,138 tons of lignite imported from the United States; 228,409 tons of anthracite imported from the United States and 5,550 tons from Great Britain.

Toronto, April 23, 1928

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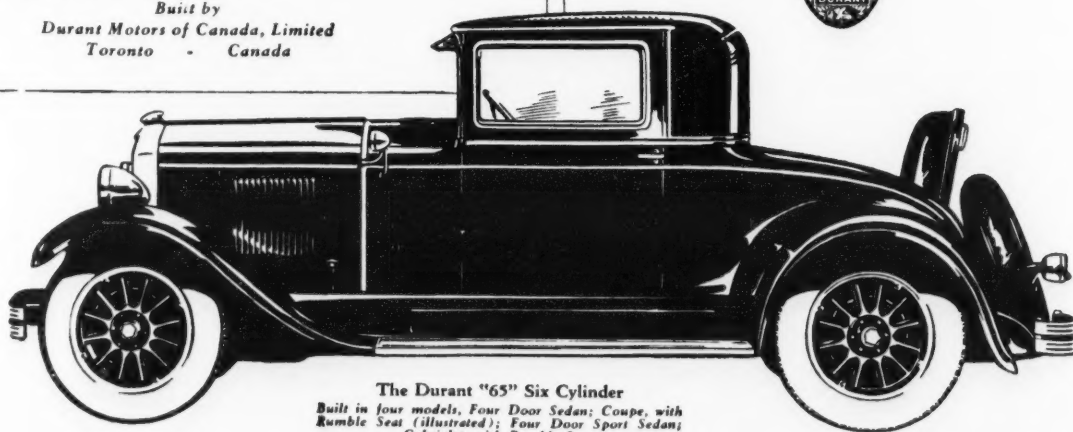
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By order of the Board  
BALMEH NEELY,  
Treasurer  
Dated at Toronto, April 18th, 1928.

**Central Banking Systems**

*Much Misunderstanding Exists Regarding Practice and Objects of Central Banking—Primary Function is Custody, Regulation and Protection of the Central Banking and Currency Reserves of the Country*

By SIR ERNEST HARVEY, K.B.E., C.B.E.,

Director and Chief Cashier of the Bank of England, in *Barron's Weekly*, New York.

ALL that I claim for the scheme of central banking, as I propose to outline it is that it embodies certain fundamental principles, principles which I have reason to know in the view of many students, perhaps I should say rather than students, of persons engaged in the practice of central banking on the Continent and in America, are regarded as fundamental in any sound system of central banking.

Now, the conscious study of the theory and practice of central banking is a matter of comparatively recent date. So far as England, the home of central banking, is concerned, the foundations of the present system may be said to have been laid in the year 1844, when the Act was passed which, with certain recent slight modifications necessitated by the war, governs the currency system as it exists in Great Britain today.

The management and regulation of the currency is a part, only a part, although, of course, a very vital part, of the functions of central banking. There are other important functions which a central bank has to perform, but these have been largely the outcome of a gradual and almost unconscious evolution.

Whilst in subsequent years several European countries developed central banking systems more or less analogous to that of the Bank of England, it was not really till 1907 that the subject really attracted world-wide attention. In that year, a constantly recurring series of financial crises in the United States culminated in a crisis so severe as seriously to jeopardize the whole financial machinery and structure of that great country, and a commission under the presidency of Senator Aldrich, who was appointed thereupon by the government of the United States, was created to examine and report upon the banking systems of the leading European countries.

Out of the report presented by that commission emerged the Federal Reserve System, established in 1914, which has secured for the United States a degree of financial stability and order unknown in her previous history. The evidence taken by the members of the Aldrich Commission during the visits which they paid to Great Britain and to European countries was officially published by the United States government and will repay examination by all students of the subject of central banking.

The next outstanding event to concentrate attention on the subject was the complete collapse of many European currency and banking systems under the stress of the Great War. Many of those systems, were indeed, systems of central banking so-called, but in every instance an examination of the events which led to their collapse reveals that their failure in time of crisis was largely due to the fact that political pressure was put upon the central banks to abandon the fundamental principles of sound financial prudence to political expediency.

The third event of importance in the education of the public mind with regard to central banking was the meeting of the Financial Commission of the International Economic Conference, held in Genoa in 1922, whose report established the bases upon which

have been founded reformed central bank systems in Austria, Hungary and other European countries, under the guidance and supervision of the League of Nations, and in Germany under the "Dawes Plan."

I may, in parenthesis, say, as regards the system established in Germany, on the Dawes Plan, I myself was one of a small Financial Subcommittee which sat in Paris while the Dawes committee was sitting. We were required to overhaul the statutes of the Reichsbank and to suggest new additional statutes which would comply with modern requirements in the matter of central banking, and which would protect Germany against the recurrence of the events which happened after the war. In drafting those revised statutes, we were very largely influenced and guided by the recommendations which have been embodied in the recommendations of the Genoa Conference.

Mention should also be made, firstly, of the system established six years ago in South Africa and of the report on that system made in 1925 by Dr. Vissering and Professor Kemmerer, and, secondly, of the report of the Royal Commission on Indian Currency and Finance, made last year, which documents also should be read by all students of the subject.

In spite, however, of the attention which has been directed to the theory and practice of central banking in recent years there is still much misunderstanding as to what exactly constitutes the practice of central banking, what are the objects which it is designed to promote, and what are the governing principles by which it should be guided. It is perhaps unfortunate that for the sake of brevity, doubtless, the science should have been given the generally accepted title of "central banking," which conveys little to the man in the street. Had the more complete designation of "central reserve banking" been employed, some indication would at once have been conveyed to the lay mind as to what is the primary function of a central bank.

One prominent authority on central banking has, in a document which he published, recorded his opinion that "a central bank has one main function to perform. It is, in the first instance, a bank of issue." Whilst that is, of course, one of the most important functions performed by a central bank, it is only so really by reason of the power which the exclusive right to note issue confers upon the bank to discharge efficiently what I should prefer to describe as its primary function, namely, the custody, regulation and protection of the central banking and currency reserves of the country.

Indeed, when we come to consider the principles of central banking, we shall see that in every case their *raison d'être* and their importance arise from the assistance which they afford in the efficient discharge of what I have called the primary function of central banking.

Now what are the fundamental principles to which I have referred, and on what authority do they depend for their validity? So far as I know, apart from the opinions expressed by the Genoa Conference of 1922, no official statement of principles approved and accepted by a body of international expert authorities has ever been

formulated and published. Considerable exchange of views on the subject between such authorities has, however, taken place from time to time, and the principles enunciated below, whilst not to be regarded as covering all points which may arise, may be accepted as those which, by general consensus of informed opinion, are fundamental as the basis of any sound system of central banking. If the status of central banks recently established be examined, it will be found that in practically every case the need for adherence to those principles has been recognized in one form or another.

Amongst the most authoritative and comprehensive statements of the principles of central banking which have yet been published is one contained in an article, written for the "London Times" some two or three years ago, by Sir Henry Strakosch. These views have been endorsed by prominent bankers and experts. The writer, not being himself a central banker, may be regarded as an independent and unbiased authority. He it was who conceived the scheme for the introduction of central banking into South Africa.

He is, moreover, one of the British representatives on the Financial Committee of the League of Nations, which has been responsible for drafting reformed systems of central banking for several European countries, and he was one of the members of the Royal Commission on Indian Currency and Finance, which has recommended the adoption of such a system for India. He has thus enjoyed unrivalled opportunities for close study of the subject, from the point of view of one not actually engaged in the practice of central banking. I am not ashamed to confess that in preparing this article I have drawn to a certain extent on the writings of Sir Henry Strakosch, and on my recollection of many conversations which I have been privileged to have had with him from time to time.

Before reviewing these principles, however, let us for a moment consider the advantages claimed for assistance based on the centralization in one institution of the banking and currency reserves of the country. What is the alternative? It is the decentralization of reserves or the holding by each bank in the country of its own reserves. When, under this latter system of decentralization, the need arises for a bank to strengthen its reserves, it can only do so by calling in its loans and overdrafts or by disposing of other assets, and unless the general volume of credit is to be curtailed, the loans and overdrafts called in or the assets disposed of must be taken by another bank.

It is not improbable, however, that the very circumstances which have given rise to the need for a strengthening of reserves in the one case, are common to all banks, and that the need of one is in greater or lesser degree the need of all. Yet the strengthening of one's bank reserves can only be accomplished, in fact, at the expense of those of another bank, and unless reserves happen to be very unevenly distributed between the banks, contraction by one bank may compel other banks to take similar action for their own protection.

It must not be forgotten that the  
(Continued on Page 26)

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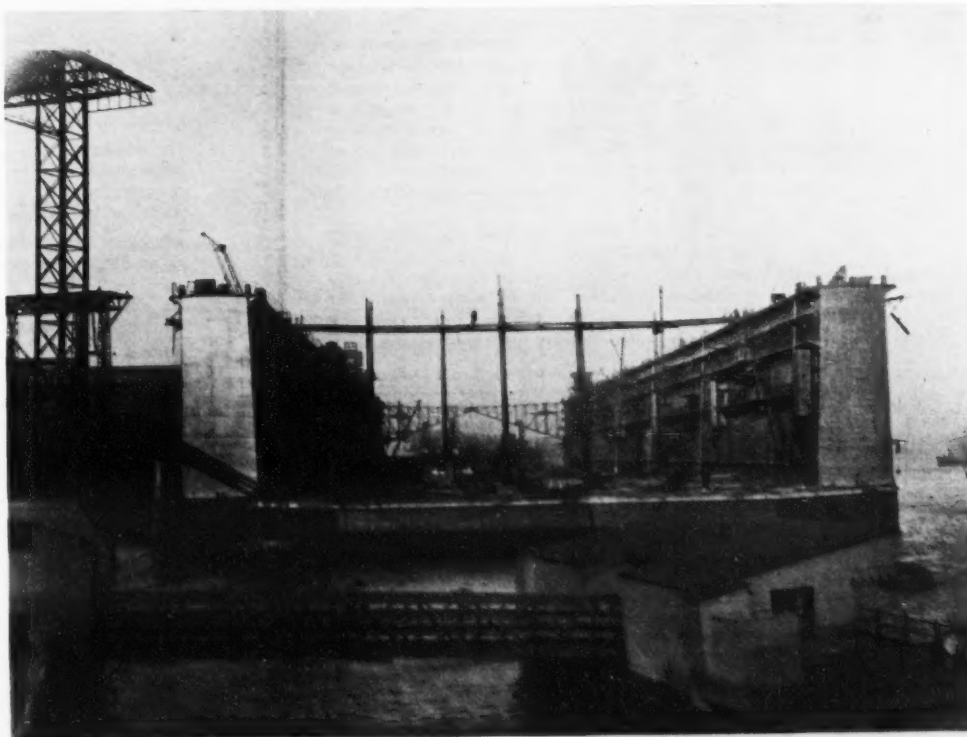
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## GOLD @ DROSS

### CANADIAN WINERIES LIMITED

(Continued from Page 17)

of last year's earnings the price of \$22 per share which is being asked for this stock does not appear to be excessive. Nothing is said in the prospectus about dividends, but I am told that if business continues at its present satisfactory rate an initial disbursement to shareholders may be made before the end of the present year. In attempting to estimate the future possibilities, it is also reasonable to expect that the amalgamation of these five companies will result in economies as regards both manufacture and distribution, which should help to make larger profits for shareholders.

However, a prospective purchaser of the shares should not overlook the fact that the issue is by no means well protected from the standpoint of tangible assets. The prospectus states that the combined fixed assets, including land, buildings and equipment, had a replacement value after depreciation as of March 14th, 1928, of \$366,742. In addition to this, the combined net current assets, as of December 31st, 1927, after giving effect to the present financing, amounted to \$628,991, making a total equity in tangible assets of \$995,733 behind the 100,000 shares of capital stock of the new company to be outstanding. A valuation of \$22 per share puts a total valuation on the outstanding stock of \$2,200,000, against which there is less than \$1,000,000 in actual assets. A good point is that the company will enjoy experienced management.

### SMELTERS' OUTLOOK FAVORABLE

Editor, Gold and Dross:

We would like as far as you are in a position to give on Consolidated Mining and Smelting Company.

—W. E. B. Edmonton, Alta.

Smelters is in a fair way to establish a new production record this year. The output of lead, zinc, and silver underwent a very important increase during the first quarter of the current year. Quotations for base metals have shown a tendency to strengthen and this points toward a big margin of profit being maintained.

The company paid \$12.50 a share last year. This entailed distribution of \$6,352,762. It is only during recent years that big dividends have been possible. For instance, in 1924 the dividends amounted to only \$641,043. These increased to over \$3,000,000 in 1925, then to \$5,078,490 in 1926, and to \$6,352,762 in 1927. The indications point toward a further increase in 1928.

As to whether traders in the stock should regard this as a record which may be maintained indefinitely is another question, however. In the meantime, the outlook is favorable, but in the business of mining the holder of shares should look for returns sufficient not only for interest but as provision for depletion of resources.

### MOUNT ROYAL HOTEL PREFERRED

Editor, Gold and Dross:

I am a holder of the 6 per cent. preferred stock of the Mount Royal Hotel Company, and would much appreciate your opinion as to whether I should sell or continue holding these shares. Can you tell me what I should set for them if I sold now, and if possible, how the hotel made out last year? Also, what changes, if any, have there been in the capitalization?

—C. M. C. Winnipeg, Man.

Current quotations are 52 bid, 53½ asked, which means that you could get \$52 or better for each share. However, I would not advise selling. The company has recently issued its annual report covering 1927 operations, showing net profits for the year of \$203,804, which is about \$26,000 below the 1926 net, but this fall-off was mainly due to the serious typhoid epidemic which prevailed in Montreal during May and June, 1927. The latter seriously harmed the Montreal hotel business during what is normally its busiest season, and the earnings decline recorded by the Mount Royal Hotel Company for 1927 was the natural result. Incidentally, 1926 was the best year the company has had to date.

I understand that current earnings are running well ahead of last year's at this time and the company states that the outlook for a good 1928 showing is very favorable. Regular dividend payments are being made on the 6 per cent. preferred stock, and at a price of 52 the yield is fractionally over 11½ per cent. The low price is due in part to the financial difficulties which beset the company for quite a long period, and to the lack of confidence on the part of the investing public that it will be able to maintain dividend payments on the preferred. Of course, until the company has given further evidence of its ability in this respect, the shares must be considered to possess a definite element of speculation. Nevertheless, by and large, the position of the company seems to be improving, and at current levels I think the 6 per cent. preferred shares have a good deal of attractiveness as a business man's speculative investment.

Several changes have occurred in the financial structure. These are: the cancellation and refunding of the former 7 per cent. 30-year first mortgage gold bonds and the substitution thereof of the new first mortgage in favor of the Metropolitan Life Insurance Company at a lower rate of interest; the retirement of the old 8 per cent. cumulative preference stock and the substitution thereof of an issue of 5 per cent. cumulative preference stock; the retirement of old common stock, \$100 par value, and the substitution thereof of an issue of no par value common stock, and the cancellation and retirement of \$100,000 of 7 per cent. serially maturing notes.

### HOWEY AND MALARTIC

Editor, Gold and Dross:

I would much appreciate your views on the wisdom of buying Howey and Malartic shares at present prices. Any information you can give me as to the progress being made by these two enterprises will be very welcome. Thanks for past favors.

—M. G. B. Port William, Ont.

Howey developments during recent months reveals lower values than generally expected. Work is now entering a more favorable section as indicated by diamond drilling. There is always an element of serious risk attached to such new enterprises, but in view of Howey having over \$1,000,000 in its treasury, plus aggressive and capable management, and with one of good grade being developed the outlook for the enterprise is encouraging. Quotations soared to peaks not justified by developments—this is common with the general feverish activity on the share markets, but the recent slump has brought quotations to a point where a favorable turn in developments could quickly reflect itself on the market.

Malartic is in the development stage. One substantial



A. T. LEAVITT

Of Hamilton, who has been elected Managing Director of United Fuel Investments, Limited, and President, Hamilton By-Products Coke Ovens, Limited. Educated at the University of Colorado, Mr. Leavitt has had an extensive experience in fuel engineering and was manager of the Semet-Solway Company of Syracuse, N.Y. He erected the coke oven plant at Hamilton.

—Photo by "Who's Who in Canada"

shoot of ore has been disclosed, having a width of about six feet, and carrying about \$11 per ton over an indicated length of several hundred feet. Further work is in progress in an effort to locate additional orebodies. The shaft is also being continued to the second level. Current quotations appear to have discounted events some time in advance, and only further work can determine the question of whether the shares will become enhanced in value, or not. The management is capable, and the directorate enjoys good standing.

### NATIONAL LIFE PRESERVER REORGANIZATION

Editor, Gold and Dross:

Several years ago I bought stock of the National Life Preserver Company from one of its salesmen, and it has been a great disappointment to me. Now I have received the enclosed circular, which speaks of a reorganization and asks me to send along an extra five cents for each share I hold. Please look this over and let me know whether or not I should do what they want. The circular says that if I don't, I will be out of the new company and my old shares will be valueless. Your expert opinion would be much appreciated.

—T. S. P. Hamilton, Ont.

In my opinion the plan of reorganization of the National Life Preserver Company holds out sufficient possibilities to warrant a shareholder of an optimistic frame of mind sending along the amount asked for. SATURDAY NIGHT always advised against the purchase of this company's stock, because of the high pressure methods used by some of its salesmen and the ridiculous claims that were made in a number of cases, such as that it was as good an investment as Bell Company stock. However, I think there is no doubt that the company has a good product and granted able and aggressive management and relief from the burden of excessive capitalization that the old company had to bear, the new company, I believe, should have a reasonable chance of success. At the same time shareholders should frankly face the fact that the new venture will still be a distinctly hazardous one, as far as the safety of their investment is concerned, and that it is quite possible that the sending of this further money will simply be a case of throwing good money after bad.

### A BUNCH OF MINING STOCKS

Editor, Gold and Dross:

I hold stock in Teck-Hughes, Kirkland Lake, Amulet, Beaver, Wright-Hargreaves, Canadian Kirkland, Goldale and Pawnee Kirkland. I hold them for my mother and she is beginning to worry that they are going down still further. Would you advise me to sell any or all and invest in good industrial bonds?

—M. A. C. Milton, Ont.

Of course good industrial bonds are very much safer than mining stocks, but it is just possible the slump in quotations for mining shares which has continued more or less over a period of four to five months may have about run its course. In that event, the sale of shares at this time would not be wise. Markets, however, are even more uncertain and variable than the winds. You appear to be all right on Wright-Hargreaves and Teck-Hughes. Also, Amulet may enjoy better times during the closing months of the current year.

Kirkland Lake and Beaver, although apparently still too high for their actual value, may be influenced by any general market improvement. Canadian Kirkland is a proposition of questionable value. Pawnee is interesting but highly speculative. Goldale may remain steady until an idea may be gathered of the results to be obtained in operation of the Conlastrum mill.

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Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matters, they should be written on separate sheets of paper.

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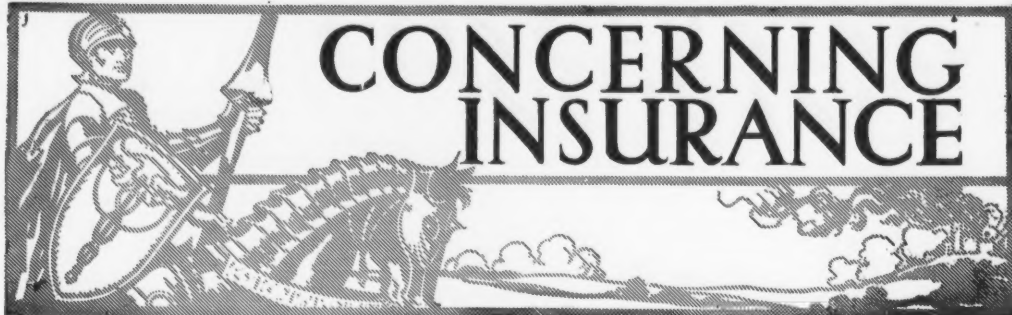
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THE Metropolitan Life will continue the dividend scale used during the past year for the year beginning May 1, 1928, it is announced. Special dividends payable upon maturity or death if the insured has survived a certain period of years, or lived through the endowment period, will remain the same. These unique dividends, which are based upon the reserve instead of the face value of the policy, are paid in increasing amounts according to the number of years during which the insurance has been in force, so that after 20 years an ordinary life or special class policy, matured by death or as endowment, would pay 10 per cent. of the value of the reserve. In the intermediate class 7½ per cent. is paid for the same period.

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INSPIRED, apparently, by the conviction that automobile traffic congestion of our highways is much less serious a matter than the alarming accumulation of automobile accident litigation which congests our courts and obstructs their judicial functions, Edmund J. Donegan, first vice president and general counsel of the Metropolitan Casualty Insurance Company, has evolved what he believes is a practical plan for obviating the law's delays and insuring prompt and just awards.

As a development of that plan, the Metropolitan Casualty announces that for an experimental period of one year beginning June 1, 1928, or earlier if the effective machinery can be provided, it will consent to the immediate arbitration, under the rules of the American Arbitration Association, of any claim for damages for personal injuries growing out of an accident covered by a Metropolitan policy. The benefits to be derived from applying this principle of arbitration have been carefully weighed by President J. Scofield Rowe of the Metropolitan Casualty and by President Lucius R. Eastman of the American Arbitration Association, and the program of co-operation already agreed upon by these two organizations may well result in lightening the burdens of taxpayers as well as in saving the deserving claimant many weary hours, sometimes days, now spent in attending the disposition of a congested court calendar.

"The American Arbitration Association," says President Eastman, "has collaborated with the Metropolitan to the end that this important new step shall find ready ways and means to facilitate casualty insurance arbitration. It offers its further co-operation and facilities in the belief that this provision for immediate arbitral relief will not only serve greatly to ameliorate congestion of our courts, but will also prove one of the most constructive steps ever undertaken." The Association's ability to render invaluable aid in the carrying out of such a plan is evidenced by the fact that it now has 3,179 arbitrators covering every state and more than 1,135 cities and towns. The spirit of fairness in which it will collaborate is also assured.

ed by its prestige and membership. Its honorary presidents are: Charles Evans Hughes, Herbert Hoover, Newton T. Baker, Judge Moses H. Crossman and Charles L. Bernheimer. The roster of its officers and directors include many of the most illustrious names in American finance and commerce.

The Metropolitan Casualty has always favored the principle of arbitration, but has labored with the obvious difficulty of applying it to third party cases. Under the caption, "A Pledge to the American Bar," it is now using the advertising columns of the press to record its willingness to have claims under its policies determined by impartial arbitrators to be agreed upon by the parties or to be appointed by the American Arbitration Association. The offer is confined to the usual policy limits of \$5,000—\$10,000, inasmuch as the Metropolitan, in fairness to the assured, cannot control the procedure where the latter's excess liability is also involved.

### The Policyholder is Always Right

THE most successful department store owners and the most successful hotel proprietors are those who have adopted the principle that the customer or the guest is always right. What a splendid thing it would be for the insurance business if some at least of that spirit could be injected into the claims departments of fire and casualty companies where the prevailing attitude too often seems to be that the policyholder who makes a claim is always wrong and is trying to obtain more than he is entitled to. Why not avoid antagonizing the policyholder by going so far at least as to assume at the outset that the policyholder may be right, and starting from that point proceed in an unbecoming manner to bring about a fair, just and satisfactory settlement of the claim. Most policyholders are reasonable persons and respond better when approached in a friendly way than when treated as if they were trying to defraud the insurance company. Bull-dozing and brow-beating claim adjusters are a serious drawback to a company and instead of saving money their methods make for increased claim payments in the long run, because they arouse a spirit of antagonism in red-blooded claimants and a determination to "fight the devil with fire", and get all they can out of these "insurance sharks, who are glad enough to grab your premiums when you buy insurance, but treat you as if you were trying to swindle them when you put in a loss claim." Claim adjusting methods which give rise to such an attitude on the part of customers are highly injurious to any business, and tend to build up deep-seated prejudice against it in the minds of the public.

Insurance companies are in business to make money by performing a needed service. Their money in the first instance comes from the premiums paid for policies, and to endure the companies must retain the confidence of their policyholders in a permanent way, not only when they come as premium payers but also when they come as claimants to collect the indemnity they are entitled to under their policy contracts.



A. F. C. FISKE  
Second Vice-President of The Metropolitan Life Insurance Co., who represented the President of the Company at the Triennial Convention held in Toronto, April 12th, 13th and 14th.

## CONCERNING INSURANCE

### Mutual Life Pays Special Extra Dividend

AN INTERESTING announcement is made by the Mutual Life Assurance Company of Canada to the effect that a special extra dividend to the amount of \$700,000 is to be paid this year to its participating policy-holders. From information received from the company's head office, it is learned that the percentage of dividend will be graded according to duration of policies, those which have been longer in force receiving a larger percentage of extra dividend. The scale of extra dividend commences at 10 per cent. of the regular annual dividend payable in 1928 on policies one year in force, and is as high as 25 per cent. for longer durations.

The extra dividend is to be paid by cheque whenever possible, and as the calculation of the amount of the extra dividends and the preparation of the cheques will involve considerable detail work, the company does not anticipate that any cheques will be issued until after the middle of the year.

While special extra dividends have occasionally been paid by other life insurance companies elsewhere when warranted by earnings and accumulated surplus funds, this is the first occasion on which a Canadian company has adopted this method of sharing earnings with policyholders.

### Insurance on Bremen Fliers

IT APPEARS that the Irish Free State made Commandant C. Fitzmaurice promise to provide for the future of his wife and child before attempting the courageous Atlantic flight. Commandant Fitzmaurice's life insurance arrangements were completed recently. Lloyds received a 23 per cent. premium which indicates that the crossing of the Atlantic is considered more hazardous than it was last year when Fitzmaurice was insured for his flight with Captain MacKintosh at 15 per cent. The backers of the flight, namely Baron von Huenefeld and Captain Koehl are insured for \$100,000 each.

### Fire Prevention Meeting at Ottawa

THE next annual meeting of the Dominion Fire Prevention Association will be held in Ottawa on Thursday and Friday, May 3rd and 4th, 1928.

The Association of Canadian Fire Marshals will meet on Wednesday, May 2nd, under the direction of the president, P. J. Jobin, of Quebec.

### INSURANCE INQUIRIES

Editor Concerning Insurance:  
I noticed your answer regarding the Sun Life Bill which was before Parliament last year. Is the company's Bill now before Parliament along the same lines as last year's Bill, and if so, what are the objections to an increase in the capital stock of the company, which does a world-wide business and accordingly requires a substantial capital structure?

M.B. Winnipeg, Man.  
According to the latest reprint of the Bill I have seen, as amended by the Banking and Commerce Committee, it provides for an increase in the capital stock from \$2,000,000 to \$4,000,000. It provides for two classes of stock, Class A, the present stock, and Class B, the stock to be hereafter issued. Certain control over the sale or transfer of Class B stock is given the directors when such shares are subsequently offered for sale, so that the company may designate a purchaser or purchaser for such shares. The clause providing that the par value of the shares should be \$10 instead of \$100 per share was struck out by the Banking and Commerce Committee, as was also the clause providing that the directors might from time to time make, as administration expenses, such reasonable donations for public health or welfare as they deem advisable. The principal objection advanced to any further increase in the capital stock of the Sun Life is that such increase is unnecessary, as the company does not need new capital in view of the fact that its surplus over all liabilities and contingency reserve amounts to \$45,280,000 and that any capital increase will benefit only the shareholders.

### MAXIMUM ASSURANCE for MINIMUM OUTLAY

An ordinary life policy still provides the greatest amount of permanent life insurance for a given outlay. Although calling for annual payments throughout life, the premium paying period can be limited to a few years by the application of the generous accumulated dividends and interest paid by the Sun Life Assurance Company of Canada.

The proceeds of an ordinary life policy may be left in the hands of the Company to be paid out as monthly income for a period of years or for the lifetime of the beneficiary.

A booklet showing the substantial character of these dividends will be forwarded on application to

**SUN LIFE ASSURANCE COMPANY OF CANADA**  
HEAD OFFICE MONTREAL

### Leisure to Play and the Means to Pay.

"I might almost say I was worried into taking that 20-payment policy, but having outlived it I cashed in and used part to pay for a holiday in Europe. Being still a young man of 55, I am again accepted as a first class risk, heading cheerfully for restful old age. I will preach Life Insurance as long as I live."

An experience that needs no comment.



**Great-West Life Assurance Co.**

INSURANCE IN FORCE EXCEEDING 2½ BILLIONS OF DOLLARS

INSURANCE IN FORCE EXCEEDING 14½ BILLIONS OF DOLLARS

**More Policyholders, More Insurance in Force in Canada than any other Company—**

With 2,467,977 policies in force in Canada, covering \$769,114,229 insurance; and \$153,194,442 invested within our boundaries, Metropolitan Life plays an increasingly important role in the economic life of the Dominion.

CANADIAN HEAD OFFICE :: OTTAWA

## Metropolitan Life Insurance Co.

FIRE ACCIDENT SICKNESS MARINE  
AUTOMOBILE LIABILITY HAIL

## Union Insurance Society of Canton, Limited

CANADIAN HEAD OFFICE  
TORONTO

COLIN E. SWORD, Manager for Canada

A British Company Established in 1825 by British Merchants of the Far East.

## NORWICH UNION

### FIRE INSURANCE SOCIETY LIMITED

ESTABLISHED 1797

TIME TRIED AND FIRE TESTED  
MANY KINDS OF INSURANCE WRITTEN

### INSURE IN THE NORWICH UNION

## CONTINENTAL CASUALTY COMPANY

H. G. B. Alexander, Pres.

Capital Paid Up \$6,500,000 Assets \$20,375,039.57

ACCIDENT AUTOMOBILE PLATE GLASS SICKNESS } Insurance

Service Unexcelled  
Head Office Federal Building Toronto  
R. D. BEDOLFE, CAN. GEN. MGR.

## Niagara Fire Insurance Co.

Incorporated 1850

Assets Dec. 31st, 1927 \$24,539,772.69

Full Canadian Deposit Canadian Department  
W. E. FINDLAY, Manager.  
MONTREAL

## NORTHERN ASSURANCE CO. Limited

of ABERDEEN AND LONDON  
Established 1836

### FIRE — CASUALTY

Head Office for Canada  
Northern Building, St. John St.  
Montreal.

A. HURRY, Manager.  
Assets exceed \$110,000,000.



## The Ocean Accident & Guarantee Corporation, Limited

Canadian Head Office:  
Federal Building, Richmond & Sheppard Streets, TORONTO  
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,  
Guarantee Bonds, Fire, Boiler, Electrical Machinery.  
J. A. MINGAY, Manager for Canada  
Applications for Agencies Invited

## THE Employers' Liability Assurance Corporation, Limited

Offices: Toronto—Montreal  
Automobile, Accident, Sickness, Liability, Guarantee Bonds,  
Plate Glass, Burglary, Boiler and Fire.  
C. W. I. WOODLAND, General Manager  
For Canada and Newfoundland  
APPLICATION FOR AGENCIES INVITED  
Branches: Winnipeg Calgary Vancouver London Ottawa



## The Casualty Company of Canada

HEAD OFFICE TORONTO  
Automobile, Plate Glass, Burglary, Fire, Guarantee,  
Accident and Sickness Insurance  
We invite agency correspondence.  
COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

## Changes or Additions

Sometimes Insurance Agents deem it advantageous to add a new company to their agency list. We are pleased to negotiate with reliable Agents in any part of Canada, England or the West Indies.

## The DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE CO.

HEAD OFFICE—TORONTO  
COL. A. E. GOODERHAM, President. C. A. WITHERS, Vice-Pres. & Man. Director. H. W. FALCONER, Asst. Man. Director.  
BRANCHES: Montreal, St. John, Halifax, Ottawa, London, Winnipeg, Calgary, Vancouver, London, England; Kingston, Jamaica.

## The Protective Association of Canada



Established 1907  
Assets \$289,157.00, surplus to policyholders over \$150,000.00  
The Only Purely Canadian Company  
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.  
Agents in all Principal Cities and Towns in Canada.  
E. E. GLEASON, Pres. & Gen. Mgr. J. G. FULLER, Secy., Asst. Mgr.  
Head Office Granby, Que.

SIDNEY H. PIPE, Fellow, Actuarial Society of America, Fellow, American Institute of Actuaries, Associate, British Institute of Actuaries.  
MAJOR E. P. S. ALLEN, D.S.O., Associate, Actuarial Society of America.

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CANADA'S FIRST FIRM OF  
CONSULTING ACTUARIES & STATISTICIANS.  
810 METROPOLITAN BLDG.—TORONTO.  
Our offices are equipped with Hollerith Sorting and Tabulating Machines, Statistical records installed and maintained. Pension Funds organized and valued.

## ROSSIA OF COPENHAGEN

J. H. RIDDEL, Manager. Head Office for Canada TORONTO. E. C. G. JOHNSON, Asst. Manager.  
REED, SHAW & McNAUGHT,  
64 WELLINGTON ST. WEST  
ONTARIO PROVINCIAL AGENTS



If death should cut short your plans—a Monarch Life Policy would provide funds to pay your obligations—and also bring an income to your loved ones.  
If you live you can be sure of comfort and plenty in later life.

BRANCH OFFICES COAST TO COAST  
Apply to  
THE MONARCH LIFE ASSURANCE COMPANY  
HEAD OFFICE—WINNIPEG.

## PRUDENTIAL

Assurance Company Limited, of London, England  
LICENSED FOR FIRE INSURANCE IN CANADA  
ASSETS EXCEED \$900,000,000.  
Largest Composite Office in the World. Applications for Agencies Invited.  
Head Office for Canada: 10 St. John St., MONTREAL  
Kenneth Thom, Manager for Canada.  
Western Department: Huron & Erie Bldg., WINNIPEG  
R. S. Hickson, Superintendent of Agencies.  
Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

Insure in one of Canada's oldest and strongest Fire Insurance Companies  
Organized in 1862.

## The Acadia Fire Insurance Co. of Halifax, N.S.

Liability under all Acadia Policies, guaranteed by the Phoenix Assurance Co., Limited, of London, England.  
Montreal Office: 100 St. Francois Xavier St.  
J. B. PATERSON, Branch Manager.



## CONCERNING INSURANCE

while lessening the amount of profits available for distribution among the policyholders.

The principal reason given by the company for the capital increase now sought is that there is danger of control passing to the United States through purchase of shares, but the company is evidently not in favor of trusteeing the new stock issue in the hands of the policyholders' directors for the benefit of the policyholders, or of limiting the dividend on the new stock to fifteen per cent. Limiting the dividend to fifteen per cent. would, of course, make it impossible to issue stock bonuses or declare special dividends. The present dividend rate is twenty-five per cent., and the present paid-up capital is \$2,000,000, of which \$805,000 has been paid in by the shareholders, the balance being paid up by special dividends or stock bonuses.

Editor Concerning Insurance:  
Is the Norwich Union Fire Insurance Society owned by the Phoenix Assurance Co., of England or does it belong to any other fleet or group of companies?  
—L. N., Winnipeg, Man.

For a number of years the Norwich Union Fire was under the same ownership as the Phoenix of London, but about three years ago the Norwich Union Fire Insurance Society purchased the control from the Phoenix, and the two Norwich insurance offices are now under the same head office management and control. The Norwich Union Fire is a stock company, while the Norwich Union Life is a mutual company, but owns the controlling shares in the fire company. Both companies are regularly licensed in Canada, and are in a strong financial position and safe to insure with.

Editor Concerning Insurance:  
Can you give me any information regarding the Public Fire of New Jersey, recently organized? Is it licensed here?  
—B.K., Montreal, Que.

The Public Fire Insurance Co., with head office at Newark, N.J., has just completed its organization. It is not licensed in Canada. It has announced that it will enter other States for business commencing with New York. It starts with a paid up capital of \$1,000,000, a surplus of \$4,000,000 and \$1,000,000 paid in for equipment expense. The entire issue of stock has been privately subscribed, it is announced. The company starts with the largest amount of cash resources of any fire company so far starting in the United States. The shares are of the par value of \$5 and were sold at \$26 per share. The officers of the new company are: Arthur T. Vanderbilt, chairman of the board; J. T. Dargan, Jr., president, formerly vice president and general manager of Windle, Burlingame & Dragan, Inc., adjusters; Fred A. Rye, vice president, formerly manager Western Department Commercial Union; David Neal Iverson, vice-pres., formerly assistant manager, Liverpool & London & Globe companies; Ulric S. Atkinson, secretary, formerly assistant U. S. manager Union of Canton; Paul Kennedy, secretary Brokerage Department, formerly with Marsh & McLennan; Hugh W. Allen, secretary Automobile Department, formerly automobile secretary of Fire Association of Philadelphia and affiliated companies.

Editor Concerning Insurance:  
My Mother is paying weekly premiums to the London Life Insurance Co. for several members of the family. I am told that this kind of insurance is very profitable to the company, and that the London Life uses a large sum of profits earned on its weekly premium policies every year to pay profits to policyholders on the yearly premium plan. Can you tell me whether this is correct?  
—F. W., Toronto, Ont.

While an industrial life insurance business is very costly to establish and shows no profit in its early years,

### NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question. Inquiries which do not fulfil the above conditions will not be answered.

there is no question that it becomes very profitable under competent management when once a certain volume of business has been placed on the books. The industrial business of the London Life Insurance Co. has been yielding substantial profits for quite a number of years now. It would appear from the Government Blue Books that the company during the past eight or nine years has transferred altogether something over a million dollars of the profits earned on its industrial policies in the industrial branch for the benefit of its participating policyholders in the ordinary branch. This has materially increased the amount of profits available for distribution among these participating policyholders. As the London Life is a stock company and not a mutual company, and as its industrial policies do not provide for participation in profits, or, in other words, are non-participating policies, the profits earned on industrial policies are evidently at the disposal of the directors to be utilized as they may deem to be in the best interests of the company. Instead of using this million dollars to pay increased dividends to shareholders, or to pay further voluntary bonuses to its industrial policyholders, the directors have used it to increase the amount of profits available for distribution among the participating policyholders in the ordinary branch.

Editor Concerning Insurance:  
I shall be glad to have your opinion as to the standing of the Pilot Automobile and Accident Insurance Company, Limited, Waterloo, Ontario.  
—H. M., Waterloo, Ont.

The Pilot was organized and commenced business last year. It operates under an Ontario charter, and is regularly licensed by the Ontario Government for the transaction of business. Its organization expenses were exceptionally low, and its affairs have since been managed in a careful and economical manner, with the result that the company completed the year 1927 in a sound business and financial position. Its total assets at the end of 1927 were \$74,701.11, while its total liabilities except capital were \$13,483.43, showing a surplus as regards policyholders of \$61,217.68. The paid up capital was \$45,250.00, so that there was a net surplus over paid up capital and all liabilities of \$15,967.68. In view of the modest premium of \$10 per share at which the stock was sold, this is an unusually good showing for a new casualty company to make after its first eight months in operation and indicates a bright future for it in the insurance business.

Editor Concerning Insurance:  
I would be glad if you would inform me if the following insurance companies are safe to insure with: Yangtze Insurance Association, Limited, Shanghai; Eagle Star and British Dominion Insurance Co., Limited, London, Eng.; Rossia of Copenhagen.  
—W. H., Copper Cliff, Ont.

All three companies are regularly licensed in Canada and safe to insure with. Their Government deposits are as follows: Yangtze, \$113,842 (accepted at \$106,989); Eagle Star, \$537,727 (accepted at \$510,726); Rossia of Copenhagen, \$60,400 (accepted at \$60,319).

## The Best Agents in Canada Represent THE MOUNT ROYAL ASSURANCE COMPANY

ESTABLISHED 1902  
Head Offices: 465 St. John Street, Montreal  
TORONTO REPRESENTATIVES  
G. U. PRICE, LTD., Bank of Toronto Bldg.  
C. C. LINDSEY, 610 Temple Bldg.

Extract from an Agent's letter: "I do appreciate the way you people settle claims. It is an asset to an agent to represent a Company which is right on the job."

P. J. PERRIN, Vice-President and General Manager  
H. C. BOURNE, Assistant Gen. Manager and Secretary.  
Applications for Agencies are Cordially Invited

## THE General Accident Assurance Co. of Canada

Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage  
Thos. H. Hall, Managing Director. W. A. Barrington, Manager

If you are contemplating insurance we would suggest that you make enquiries from us regarding our "Special Select" policies.  
WHEN WRITING—GIVE AGE.

## EXCELSIOR LIFE INSURANCE COMPANY

HEAD OFFICE — TORONTO

## NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost  
Assets \$4,026,244.79

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES:  
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

## BOND THAT "KEY" EMPLOYEE FIDELITY INSURANCE COMPANY OF CANADA

A. E. KIRKPATRICK—President.  
36 TORONTO STREET TORONTO

## PLANET ASSURANCE COMPANY LIMITED

GUARANTEED BY THE SUN OF LONDON  
HEAD OFFICE FOR CANADA—SUN BLDG.—TORONTO  
APPLICATIONS FOR AGENCIES INVITED

## MERCHANTS CASUALTY INSURANCE COMPANY

HEAD OFFICE — WATERLOO, ONT.  
OPERATING UNDER DOMINION CHARTER

SPECIALIZING IN  
ACCIDENT — SICKNESS — AUTOMOBILE INSURANCE

APPLICATIONS FOR AGENCIES INVITED  
LIBERAL CONTRACTS

ASSETS EXCEED \$100,000,000.

## EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD

OF LONDON, ENGLAND  
J. H. RIDDEL, Manager. Head Office for Canada TORONTO. E. C. G. JOHNSON, Asst. Manager.  
DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax  
E. L. McLEAN, LTD., General Agents, Toronto

## The Commercial Life Low Cost Guaranteed Monthly Income Policy

When are accustomed to think and plan and act by the month, not by the quarter or year. The greater the better, the better the policy, the more the income that will continue after the source of income is gone will guarantee the comfort and protection of your wife and children. It will also be a protection for your own old age.  
You will be surprised at the low cost of this Commercial Life Policy.  
Inquire at any of our offices:  
Edmonton, Calgary, Saskatoon, Regina.

## We Are Now Ready

to offer to men who measure up to Northern Life standards—direct home office, general agency contracts, which provide vested renewals and generous commissions—a contract that is a real basis for business building. We want men who feel sure their inherent abilities and business experience can be most profitably employed in building a permanent career in Life Insurance Salesmanship.

## The NORTHERN LIFE ASSURANCE COMPANY

ESTABLISHED 1897  
HEAD OFFICE, LONDON, ONT.



HENRY E. NORTH  
Third Vice-President of the Metropolitan Life Insurance Co., in charge of Canada, who took a leading part in the Triennial Convention held in Toronto this month. Over 400 representatives of the company were present. There are now 97 branch offices of the company in Canada in addition to the Canadian Head Office in Ottawa, and some 2,500 people make up the personnel.



## Dominion Power Profits Off

Decrease of \$4,590 Due Chiefly to Heavy Expenditures in Improving Properties—Losses on Street Railway and Radial Blamed on Low Fares

THE annual statement of the Dominion Power and Transmission Company shows net profits for last year of \$649,629, a decrease of \$4,590 from the previous year, which was due chiefly to the heavy expenditures the company faced last year in improving its properties. Total gross earnings for the year amounted to \$3,479,521, which was an increase of \$259,710 over 1926.

In the report to shareholders W. E. Phin, president, and George D. Fearman, secretary, advise that during the year bonds of \$202,000 were redeemed and the depreciation and other reserves were increased by \$424,384. Improvements were made to the company's property during the year which entailed an expenditure of \$1,109,064. The major part of this expenditure was made in rehabilitating the Hamilton Street Railway Company's system, and 90 per cent. of the sum in question was spent in Hamilton for new cars, motor buses, substantial car shops and other extensions.

New preference stock to the value of \$238,400 was issued during the year to facilitate the expenditure for improvements. Mr. Phin stressed in his report that both the street railway and the H. G. & B. radial line were operating at a loss under present low fares, and showed that increased fares were necessary. Application toward this end has been

made. Mr. Phin deemed the report to be gratifying and showed the financial condition of the company to be sound.

Further details of the financial statement show the company's assets to be \$26,468,722.98, including properties amounting to \$25,849,844.52 at the end of 1926, the total assets were \$25,633,854.10. Dividends paid on preference stock last year total \$372,893.50, which is shown in the profit and loss account. Under the heading of liabilities to the public is \$8,451,160.37, of which \$7,674,000 is funded debt. The capital preferred stock outstanding (54,500 shares) aggregate \$5,540,000, and 77,000 common at \$100 par, \$7,700,000. Reserve for depreciation totals \$4,101,975.55; miscellaneous, \$117,347.27; profit and loss, \$539,515.54. The total liabilities aggregate \$26,458,722.98.

## Working Capital Up Dominion Rubber Report Shows Sales Well Maintained

IN THE annual financial statement of the year ended Dec. 31, 1927, the Dominion Rubber Company, Limited, shows sales to have been well maintained in the period, even in comparison with the excellent showing

of 1926. The report further shows a material enhancement in the financial position of the company, net working capital being up well over \$500,000.

Net sales amounted to \$19,021,648, as compared with \$19,708,040. Operating expenses, which this year, in contrast with the preceding fiscal period, included depreciation, are shown at \$17,657,125. Bond interest of \$556,000, and other interest of \$32,742, and preferred dividends of \$210,000, left surplus earnings of \$714,780 as compared with \$343,108 in 1926. This was equivalent to over 26 per cent. on the common stock.

Current assets increased nearly \$750,000 to \$9,067,727, while current liabilities were shown at \$713,307, leaving net working capital at \$8,354,420, as compared with \$7,727,935.

Total assets are shown at \$25,206,956, as compared with \$24,345,134. The most notable change in the asset column is in loans receivable, which are up to \$2,361,352 from \$1,451,928. The property account is up to \$10,942,713 from \$10,723,343.

In his brief report to shareholders, C. B. Segar, Chairman of the board, says, in part:

"Inventories of finished goods were at or below cost of replacement at current market prices for raw materials."

"Inventories of raw materials and supplies, including crude rubber, were valued at the lower cost or market prices."

"Contractual liabilities, representing forward commitments for raw materials and supplies, including crude rubber, were approximately at market prices, and as to quantities, covered future requirements for conservative periods."

## Loss on Year

Perfection Glass Report Indicates Extensive "Housecleaning"

PERFECTION GLASS COMPANY, in its second annual report reveals that operations in 1927 were carried on at a loss, despite a substantial increase in sales. Sales rose from \$182,000 to well over half a million, profits on sales being negligible. The report, however, reflects a sound housecleaning, indicated by the manner of compiling the figures as well as the various write-offs.

In his remarks to the shareholders, A. W. Holmstead, the recently elected president of the company, says that it is to the former directors of Perfection Glass that all credit should be given for firmly establishing the business both in the Toronto and Windsor fields in addition to its Montreal activities.

The annual report says also that the management is considering the possibility of producing non-shatterable glass on a much more extensive scale than heretofore, but that many important factors have to be carefully considered before definite action is taken.

Balance sheet items include: Patents, \$900,000; property, \$359,303; common stock, 183,250 shares, \$1,496,849; mortgage, \$20,000; bank loans, \$27,000; bank overdraft, \$7,700. Current assets are shown at \$257,008 and current liabilities at \$75,423, indicating a net working capital of \$181,585.



**The JAP CIGAR**

**Full Havana Filler**

**Recognized as the Finest type of Tobacco grown.**

**10¢ at all Stores**

**Canada's smoothest smoke**

**John Mc Nee & Sons**  
London and Toronto



**T-2**  
For use of Corporations and Joint Stock Companies

**T-1A**  
For use of Farmers and Ranchers only

**T-1**  
For use of Individuals other than Farmers and Ranchers

Canada's Income Tax Schedule		
Following is the schedule of income taxation applicable to persons other than corporations and joint stock companies. The amounts mentioned are net, that is, the exemptions have been subtracted.		
On the first \$2,000 of income or any portion thereof	Rate of Taxation	2%
On the amount in excess of \$ 2,000	But not in excess of \$ 3,000	3%
3,000	4,000	4%
4,000	5,000	5%
5,000	6,000	6%
6,000	7,000	7%
7,000	8,000	8%
8,000	9,000	9%
9,000	10,000	10%
10,000	11,000	11%
11,000	12,000	12%
12,000	13,000	13%
13,000	14,000	14%
14,000	15,000	15%
15,000	16,000	16%
16,000	17,000	17%
17,000	18,000	18%
18,000	19,000	19%
19,000	20,000	20%
20,000	25,000	21%
25,000	30,000	22%
30,000	35,000	23%
35,000	40,000	24%
40,000	45,000	25%
45,000	50,000	26%
50,000	55,000	27%
55,000	60,000	28%
60,000	65,000	29%
65,000	70,000	30%
70,000	75,000	31%
75,000	80,000	32%
80,000	85,000	33%
85,000	90,000	34%
90,000	95,000	35%
95,000	100,000	36%
100,000	110,000	37%
110,000	120,000	38%
120,000	130,000	39%
130,000	140,000	40%
140,000	150,000	41%
150,000	175,000	42%
175,000	200,000	43%
200,000	250,000	44%
250,000	300,000	45%
300,000	350,000	46%
350,000	400,000	47%
400,000	450,000	48%
450,000	500,000	49%
500,000		50%

Note.—The above rates shall in respect of income for 1927, be reduced by twenty (20) per centum.

The rate of tax applicable to Corporations and Joint Stock Companies is eight (8) per centum on the amounts in excess of \$2,000.

## Location of Income Tax Inspectors

Inspectors of Dominion Income Tax are located in convenient places throughout Canada. They will be glad to assist any tax payer in the preparation of returns. Requests in writing for information will be complied with promptly. Consult the Income Tax office nearest to you. Address "Inspector of Dominion Income Tax."

The offices are at:

Halifax, Nova Scotia,  
Saint John, New Brunswick,  
Quebec City, Quebec,  
Montreal, Quebec,  
Ottawa, Ontario,  
Kingston, Ontario,  
Belleville, Ontario,  
Toronto, 2, Ontario,  
Hamilton, Ontario,  
London, Ontario,  
Fort William, Ontario,  
Winnipeg, Manitoba,  
Regina, Saskatchewan,  
Prince Albert, Saskatchewan,  
Saskatoon, Saskatchewan,  
Calgary, Alberta,  
Edmonton, Alberta,  
Vancouver, B.C.,  
Dawson, Y.T.

## Three Kinds of Forms

There are three kinds of Dominion Income Tax Forms, one of which will apply to any tax payer. The different forms are:

Form T 1 — For all individuals, other than farmers or ranchers.  
Form T 1A — For farmers and ranchers.  
Form T 2 — For corporations and joint stock companies.

If you so desire, the Inspector of Income Tax for your district will send you upon written request a revised copy of The Income Tax Act, Consolidated, Chapter 97 (R.S.C. 1927).

## Income from All Sources Must be Declared

The public is especially reminded to report all income from bearer bonds—whether Dominion, Provincial, Municipal or Industrial. The interest from these bonds is taxable. The 1928 legislation enlarges the powers of the department which is now enabled to trace the ownership of all bearer bonds.

## Personal Exemptions

Personal exemptions should be noted carefully. They may be summarized as follows:  
(a) \$3,000 in the case of a married person or householder, or any other person who has

dependent upon him any of the following persons:

1. A parent or grand-parent.
2. A daughter or sister.
3. A son or brother under 21 years of age; or incapable of self-support on account of mental or physical infirmity—except where the husband and wife each have a separate income in excess of \$1,500, then each shall receive not \$3,000 exemption, but \$1,500 exemption.

(b) \$1,500 in the case of unmarried persons.

(c) \$500 for each child under 21 years of age who is dependent upon the tax payer for support, or if 21 years of age or over is incapable of self-support on account of mental or physical infirmity.

## Send Cheque with the Return

Income tax may be paid either in a lump sum or in four installments, plus interest. An accepted cheque or express or money order for either the full amount or the amount of the first installment must accompany the official forms. Do not send cash. April 30 is the last day.

The return and the cheque are to be mailed to the Inspector of Dominion Income Tax for your district.

Cheques are to be made payable to "The Receiver General of Canada."  
Cheques must be marked "accepted" by the bank on which drawn.

FILE YOUR RETURN ON OR BEFORE APRIL 30.

If you delay making Income Tax returns the penalties provided by the Act must be imposed.

# Department of National Revenue

## Income Tax Division

Honourable W. D. EULER,  
Minister of National Revenue.

C. S. WALTERS,  
Commissioner of Income Tax.



## Alberta Coal Problem

(Continued from Page 17)

who might purchase Alberta coal of a doubtful standard. Should there be any question about the quality of products shipped from the west all that is necessary would be to find out if any particular coal on the market has the approval of the Ontario representative of the Board of Standards. It might be a wise policy for these officials to act in an advisory capacity, even to the extent of broadcasting judgments on the various grades of coal for the eastern market, in order that the "buyer may be aware".

Any coal producer, it is understood, may voluntarily submit the trade name of his coal to the Board of Standards for approval, as being suitable for the purpose. On the other hand he can ignore the Board and work on his own, particularly if he has reason to feel that the grades submitted may not be approved. Under the present order of things it is hardly possible to enforce prohibitory or arbitrary rules in this connection, even though justice may be on that side. Properly planned publicity and government supervision are practically the only means of protecting the public against inferior standards. If the government cannot prohibit the inferior grades, the only alternative is to educate the public.

This is about the only protection that could be offered the consumer, and at the same time protect the more legitimate Alberta coal industry. It would undoubtedly have the effect of encouraging all firms mining standardized products, and wishing to work together as a community for the good of all. At the same time it would tend to save the Ontario consumer possible grief, attending the purchase of unapproved coal. It might not even be out of place to suggest to eastern consumers that it would be unwise to experiment with fuels imported from the west, unless such means are provided for reasonable assurance of satisfaction.

If this new west-to-east undertaking is to succeed as a national policy two essential needs stand out at this time. One is proper and persistent educational publicity and demonstrations in Ontario, before next winter. The other is the absolute necessity of exporting quality coal of such a standard as will safely make the grade in the eastern market.

As one well known expert has pointed out to SATURDAY NIGHT, it would have been much safer to have the special rates applied to areas that produce coal "best for the purpose" during the experimental stage. It could naturally be taken for granted that producers of inferior grades would be equally anxious to take advantage of this movement, providing they can find customers at the receiving end. High pressure salesmen are always prepared to take care of that particular angle, irrespective of ultimate results. It is too much to expect that the purchasers, or their agents, are sufficiently expert to control such a situation, in its initial stages. In time they will all become practical experts, favorable to the product or otherwise, according to actual experience.

It is also safe to assume that conditions have changed in Ontario. Several years ago it was a seller market. It might even be claimed that the coal dealer did customers a favor when he accepted their coal order. Today this is more or less reversed. There is an abundance of fuel, at reduced prices. The buyer may withhold his order, or place it, to suit his convenience. Granting that there is a desire from coal consumers in general to try out the Alberta domestic coals, linked up with this may be a logical nervousness about making the wrong selection, owing to lack of knowledge. In a conservative province it could even be anticipated that orders might be withheld until consumers obtained the experience of neighbors, or secured first-hand demonstrations from recognized authorities.

The onus of accepting these various responsibilities now rests wholly with the coal producers in Alberta. It is their business to follow and consolidate the results of missionary work partially established. A valuable preliminary educational service has been rendered jointly by the Alberta government and the coal representatives. In this connection some two hundred thousand tons of coal have already been shipped east for demonstration and other purposes. Of this sixty thousand tons were shipped last year, all paying the regular freight rate of \$12.70 per ton. But this is merely an introduction, and presents a condition which must be followed up with considerable care and perseverance.

It may be taken for granted that public opinion has merely approved the desirability of a national coal policy for Canada. Coupled with this, eastern consumers may assume that some Alberta firms will assist in establishing a standard Canadian coal policy, and that there is also a danger

of others preventing the culmination of such a policy. As a matter of fact, it is said that inferior coal has already been shipped to Ontario. It would not take many shipments of poor quality products to undo several years of public service, in the interests of the legitimate Alberta coal industry.

SATURDAY NIGHT has long co-operated with the Alberta authorities in bringing about the present situation. For that reason, this paper is doubly anxious that the next three years will not prove a disappointment for either Alberta or Ontario. It may be taken for granted that the Alberta Government and legitimate operators feel the same way. They recognize the wisdom of starting right, and maintaining a wise and safe policy throughout. There is a splendid market available if it is properly handled.

According to a statement made in Winnipeg recently by Dr. Charles Camsell, Deputy Minister of Mines, Ottawa, the efforts to substitute one coal for anthracite and domestic use have reached a condition where Central Canada is saving \$4,000,000 annually, as a result of efforts made during the last few years. This goes to show that wisely directed community work, on a national coal policy, is so far proving profitable to Canada as a whole. It serves the purpose of developing our natural resources, and keeping many million dollars in Canada.

Considerable credit is due to the combined efforts of the Alberta government and coal operators, in keeping at this problem. The campaign first started in 1922, having been inaugurated by the government at the request of the coal operators, in order to extend their limited markets. The government originally made an agreement with the operators, whereby they would pay five cents per ton on all coal produced. Such a fund was to be used solely for the purpose of building up an export market, continuing research work at Alberta University and administering the provincial mines branch. This policy continued till about three years ago, when the present government unwisely decided to convert a mutually arranged agreement into an act of the legislature. It was not only done without the approval of the coal producers, but the five cents per ton was immediately increased to ten cents.

Protests from the operators, naturally followed, and the government continued to accept the original five cents. However, the act was not changed in accordance with the original understanding. Several operators then refused to pay even the five cents. In order to test the validity of the tax the government took the case to court in 1928. The act was adjudged as being an indirect tax, and not within the jurisdiction of the province. This judgment was confirmed by the supreme court. The government has now taken it to the privy council, and it will come up for final decision at an early date.

The loss of this revenue meant a serious setback to the Alberta Government, and stopped all progressive work, with the exception of university research and the mines branch. The situation can readily be understood when it is estimated that the contribution of five cents per ton produced an annual income of about \$300,000. This has not been obtained since 1926, and just about covers the provincial treasurer's deficit. It was an unfortunate mixture of politics in business, which has not worked out very well from either standpoint, and should again be readjusted on a basis satisfactory to all concerned.

But the Alberta coal industry does not seem able to get far from the threatening clouds of labor troubles. Even as this article is being written the daily press carries a despatch, quoting some union leader with threats of a strike, if his followers are not given the preference through official recognition. Such moves are now pretty much of an annual affair, and the psychological moment appears to have arrived again. This particular officer claims he has lined up something of an all-Canadian union—no doubt a close relation of the One Big Union, of which real Canadians have no outstanding reason to be proud of, but rather the reverse. They at least have the faculty of making themselves heard, even if not always officially recognized.

It is claimed that there are four different types of unionism in the Alberta coal fields. The most troublesome are headed by noisy agitators, ranked by foreigners. Their greatest handicap is an utter absence of the spirit of genuine Canadianism which they presume to boast about. They present a standing problem for the Alberta mine operators. If a wider national market is permanently established, in spite of union agitators, it will prolong the working season in the mines, and thus at least eliminate some of the grounds for discontent.



HAROLD S. BEDDOE  
Who has been appointed Managing Director of the Canadian District Steam Heating Co. Ltd., Hamilton.

The very presence of a British man of war has a soothing effect on the people who see it. — *Reynolds's Weekly*, Birmingham, M.P.

## District Heating Canadian Municipalities Investigate Scheme as Used in London, Ont.

THE annual shareholders' meeting of the Canadian District Steam Heating Co., Limited, indicated a growth in interest in district heating by Canadian municipalities. The parent company, the American District Heating Co. of Tonawanda, N. Y., has been fostering district heating since 1877 and two years ago organized the Canadian subsidiary in order to take care of the interest in this modern method of heating within the Dominion. One of the first installations was in London, Ontario, where several thousand feet of high pressure underground steam piping was installed for the Cities Heating Company, Limited, a newly organized subsidiary of Green-Swift, Limited, manufacturers of men's and boys' clothing. The new heating company is now heating practically the entire congested business section of London, and plans for further extensions are being considered.

## D. S. Paterson & Co.

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Our Statistical Department will be glad to furnish information on any listed or unlisted mining stocks.

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(Members Vancouver Stock Exchange for Eighteen Years)

AUTHORITIES ON B.C. MINING ISSUES—MARKET LETTERS FREE  
Established 1906. Paid Up Capital \$3,84,304  
Incorporated 1907. Surplus and Reserve \$5,121  
Bankers: Royal Bank of Canada. Net Resources: Cash or Equivalent \$117,482  
Cables: Wolverton, Vancouver.

THIRD FLOOR, VANCOUVER STOCK EXCHANGE BUILDING  
558 Granville Street, Vancouver, British Columbia.  
(Also at Panama, Central America.)

\$1,000,000

## A. J. Freiman, Limited

Dominion Charter

### 6% Convertible Cumulative Sinking Fund Preferred Stock

TRANSFER AGENT: The Royal Trust Company

REGISTRAR: The Bankers Trust Company

Par value \$100 per share. Fully paid and non-assessable. Cumulative dividends payable quarterly 1st January, April, July and October, at par at any branch in Canada of the company's bankers, Standard Bank of Canada. Preferred as to cumulative dividends at the rate of 6 per cent per annum and as to assets to the extent of \$105 per share and accrued dividends. Redeemable in whole or in part on 60 days notice at \$105 per share and accrued dividend. An annual sinking fund commencing April 1st, 1928, of 10 per cent of the net profits available for dividends on the common shares is provided for the purchase for cancellation of the preferred shares at or below \$105 per share plus brokerage, if so obtainable, or, if not, by call.

The preferred shares are convertible into fully paid no-par value common stock on any dividend date up to and including April 1st, 1933, on the following bases:

- 3 shares of common for each share of preferred for the first 2500 preferred shares converted
- 2½ shares of common for each share of preferred for the next 5000 preferred shares converted
- 2 shares of common for each share of preferred for the remaining preferred shares converted

Holders of preferred shares called for redemption will be entitled to exercise the conversion privilege up to the date specified in redemption. Provision is made to safeguard the conversion privilege against dilution in the event of the issue of additional common shares.

### CAPITALIZATION

Upon completion of the present financing, the capitalization of the company will be as follows:

	Authorized	To be Outstanding
6% Convertible Cumulative Preferred Stock (\$100 par), this issue	\$2,000,000	\$1,000,000
Common Stock (without par value)	1,500,000 shares	85,000 shares

Sufficient common shares have been set aside to provide for the conversion of the preferred stock.  
There is an outstanding land mortgage of \$436,500 in favor of the Metropolitan Life Insurance Company, bearing interest at the rate of six per cent per annum, with semi-annual instalments of principal of \$6,750 and maturing on May 1st, 1941. Another mortgage of \$6,550 maturing on April 27th, 1933, and bearing interest at the rate of seven per cent per annum is also outstanding, secured by a portion of the property.

From his letter to Mr. A. J. Freiman, President and Managing Director, summarized, in brief, as follows:

**BUSINESS.** The company owns and operates the largest departmental store in the city of Ottawa, handling substantially all lines of merchandise, usually associated with such a business. The business was established by myself in 1907 on a very small scale, and largely through the re-investment of surplus earnings, has grown to its present proportions, being now the largest departmental store in the province of Ontario east of Toronto.

**PROPERTY.** The company occupies a large modern store property having on three streets in the city of Ottawa, which together with its suburbs and the adjoining city of Hull, has an estimated population of 175,000. The property has a frontage of approximately 182 feet on Rideau street, 148 feet on Mosgrove street and 196 feet on George street.

**SALES.** Sales for each of the last six fiscal years ended January 31st have been as follows:

1928.....	\$2,319,949.87	1926.....	\$2,521,327.64
1924.....	2,363,421.08	1927.....	2,752,614.97
1925.....	2,340,355.20	1928.....	3,064,680.30

**EARNINGS.** The net profits for the three years ending January 31, 1928, after charging all selling, general and administration expenses, and making adequate provision for depreciation and income taxes, and after allowing for saving in interest charges arising from the additional capital being provided by this financing, have been certified by Messrs. Price, Waterhouse & Co., chartered accountants, as follows:

Year ending January 31st	Profits before Depreciation and Income Taxes	Depreciation	Income Taxes at Present Rates	Net Profits
1926	\$140,493.00	\$28,000.00	\$8,839.40	\$103,653.60
1927	165,380.06	28,000.00	10,830.45	126,549.61
1928	201,788.37	28,000.00	13,742.83	160,045.54

The company has never had an unprofitable year. For the year ended January 31st, 1928, net profits were in excess of 2.60 times dividend requirements on the preferred stock.

**ASSETS.** Net tangible assets as at January 31st, 1928, available for the preferred stock, as certified by Messrs. Price, Waterhouse & Co., were \$1,974,401.06, equivalent to \$197 per share of preferred stock to be presently outstanding. Current assets are certified at

\$1,248,877.11, as against current liabilities of \$180,556.64, giving a working capital ratio of 6.88 to 1.

**REDEMPTION PROVISIONS.** The company, on giving sixty days notice, may redeem the whole or any part of the preferred stock on any dividend date at \$105 per share and accrued dividends.

**SINKING FUND.** An annual sinking fund commencing April 1st, 1928, of 10 per cent of the net earnings as defined, for the preceding fiscal year available for the payment of dividends on the common stock, is to be set apart for the redemption of the preferred stock at or under \$105 plus brokerage.

**PROTECTIVE PROVISION.** Provisions of a conservative character are included in the preferred stock provisions to safeguard the interests of the holders of the preferred shares. Additional preferred shares may not be issued unless the net profits available for dividends on the preferred shares during the preceding twelve months have been equal to at least three times dividend requirements on the preferred shares outstanding and to be issued.

**PURPOSE OF ISSUE.** The proceeds of half this preferred stock will be used for opening a chain of order-taking depots throughout the Ottawa valley and other tributary territory, and for expansion of the business generally, the balance represents the re-classification of outstanding stock acquired from the former owners.

**MANAGEMENT.** The present management, which has built up the business to its present prosperous condition will remain in active charge. Mr. A. J. Freiman will continue to act as president and managing director, and will retain control of the company. A representative of the bankers underwriting this issue will be elected to the board of directors.

**PROSPECTS.** The city of Ottawa, in the beautification of which as the capital of Canada the Dominion Government is spending large sums of money, has, together with its environs, shown consistent growth, and the rich Ottawa valley, for the trade of which the company now intends to reach out, provides a fertile field for the extension of the company's operations. The development of the immense water-power resources of the Gatineau and Ottawa rivers by interests associated with the International Paper Company, and others, insures rapid industrial growth in the territory served by the company.

We recommend the preferred stock for investment and offer it subject to allotment, when, as, and if issued, and received by us, and subject to the approval of all legal details by our counsel, Messrs. Fraser & Beatty, and by Messrs. Henderson & Herdridge for the company.

### PRICE: 100 and accrued dividend

with a bonus of half a share of no-par value common stock with each share of preferred stock

Fractional shares of common stock will be adjusted on a basis of \$18 a share.  
Dividends on the preferred stock will accrue from April 1st, 1928.

Application will be made to list the preferred and the common stocks on the Toronto Curb or the Montreal Curb Market.

## McLeod, Young, Weir & Company

Limited

Metropolitan Building, Toronto

MONTREAL • OTTAWA • HAMILTON • LONDON • NEW YORK

The statements contained herein are based on information we believe to be reliable, and on which we acted in acquiring this stock, although we do not guarantee their accuracy.





WILSON'S  
**BACHELOR**

### Mining Maps and News

The latest two issues of the Canadian Mining Gazette contain no less than eight separate maps of the various Canadian mining fields. Some of these give interesting information never before published.

In the same issues there were clear cut analyses of the leading properties in each camp and a statement of their prospects. It will pay to keep posted on the Gazette's opinions.

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### Central Banking Systems

(Continued from Page 19)

need for strengthening reserves may arise from causes quite outside the control of the banks. It may be due to such occurrences as droughts, hurricanes, earthquakes, or other climatic or natural phenomena not necessarily in the country in which the banks are operating, but it may be in lands thousands of miles away overseas, with which the country happens to have large and important trading interests.

In circumstances such as these, attempted action by one bank may precipitate similar action by the rest, in which case even the most liquid assets become unrealizable, confidence may be shaken, credit become unobtainable at any cost, and a crisis, which could under an alternative system have been avoided, may result, even bills of exchange, which should provide the most liquid form of assets, cannot be turned into cash where the discount facilities afforded by a central bank do not exist.

To sum up the position, with decentralized reserves, actual cash is the only asset which can be relied upon as an effective reserve in time of general crisis, and the amount of cash, unemployed and unremunerative, which must be held, is considerably greater than what would be necessary if the banks could hold other short assets, such as bills of exchange, with the certain knowledge that in case of need they could immediately be turned into cash through the medium of a central bank.

On the other hand, where there exists a properly conducted central bank, a trading bank can, in the circumstances I have described, turn to it for assistance and obtain the support which it requires detriment to the position of any other bank. The central bank, if its business has been conducted in conformity with the principles of true central banking, will probably not itself be involved in the causes which have rendered it necessary for other banks to turn to it for assistance, and it will be in a position to bring the whole weight of its resources to bear in any direction in which help is necessary.

Again, by the centralization of reserves, the central bank has exact information as to the real currency needs of the country for the conduct of actual business from day to day, and after some experience is able to estimate coming requirements with a considerable approximation to exactness, and to shape its financial policy accordingly.

Moreover, as the bankers' reserves

over and above till-money requirements stand under a centralized system to the credit of accounts opened by them with the central bank, the amount at which the total balances on such accounts should stand if scarcity or super-abundance of credit are to be avoided, is soon revealed to the central bank by experience, and the central bank is able to take such remedial measures, if any, as the circumstances may seem to require.

### Company Purchased Playfair Interests Buy Waterloo Firm—A. T. Thom Takes Charge

A RECENT event of industrial importance was recorded a few days ago by the announcement that the Playfair interests had acquired The Waterloo Manufacturing Co., Ltd., Waterloo, Ont., manufacturers of threshing machines. It is reported that the deal, an outright purchase, involved a cash payment of \$2,000,000.

Confirmation of the current rumour that A. T. Thom, former managing-director of the Ontario Wind Engine and Pump Co., Ltd., of Toronto, had been appointed managing-director of the Waterloo concern was given in a later announcement.

A. T. Thom, the new manager, was born in Watford, Ontario, in 1882, and educated there and at Sarnia Collegiate Institute. His first business experience was obtained with his father at the Thom Implement Works, Watford, where one of the products was threshing machines. Later, he joined the Ontario Wind Engine Company as book-keeper and rose through all the departments to the position he recently resigned. He commenced his new duties April 16th.

Mr. Thom first came into prominence as Chairman of the Toronto Branch of the C.M.A., which position he held in 1924-5. He is also a member of the Ontario Division Executive, the Executive Council, Tariff, and Industrial Relations Committees of that body. He is a member of the Ontario Club and Parkdale Presbyterian Church.

A pleasing ceremony marked Mr. Thom's retirement from his former affiliations when he was presented with a fitted travelling bag by the factory and office staffs of the Ontario Wind Engine & Pump Co., and a grandfather's clock from his fellow-directors. He was recently appointed an Associate Director of the Canadian National Exhibition.

### Enters New Field

Baking Company is Organized by Lake of the Woods

DETAILS concerning the entry of the Lake of the Woods Milling Company, Ltd., into the baking field are contained in a letter sent out to shareholders of the company over the signature of W. W. Hutchison, vice-president and general manager. The baking company was organized as a separate company, and is to be under the management of F. S. Meighen, as president, and G. C. Morrison, of Ottawa, who is to be vice-president and general manager.

With an authorized capitalization of \$4,000,000, only \$1,750,000 is being issued at present, and of this total \$1,000,000 is being held by the Lake of the Woods Milling Company, while the rest is being used in the acquisition of the various bakeries making up the new company. There will also be outstanding \$1,600,000 of 6 per cent. bonds.

The letter to shareholders follows: "In order that the shareholders of Lake of the Woods Milling Company, Ltd., may be kept posted in respect of constructive developments affecting their company, the board of directors wish to advise shareholders of certain changes and additions to their organization.

"The changed conditions in methods of transportation and the improvement of roads has steadily brought about a revolution in the production of bread. Formerly the housewife baked her own bread, whilst today this task is done for her by big baking companies situated in the urban centres. This change has made it possible for baking companies to become of sufficient size to warrant a combination of them to be a profitable development for a company the size of the Lake of the Woods Milling Company, Ltd., to undertake."

### Profitable Policy

Higher Earnings Reported by Brandram-Henderson, Ltd.

SUBSTANTIAL profits are reported in the annual statement of Brandram-Henderson, Limited, for the fiscal year to the 31st December last. The improved earnings of the year 1926 over 1925 have been further increased in 1927, and shareholders will be particularly interested in the announcement of the board of directors that these favorable results are due to a general improvement in the sales volume and profits of all divisions and are not confined to any particular territory or line of products. The marked improvement is attributed to the maintenance of an aggressive sales policy and also to a continued study of efficiency in operation.

The profit and loss account shows net profits for the year of \$192,648, as against \$155,765, in the previous year—an increase of \$36,885, or close to 20 per cent. Surplus balance at the end of 1926 amounted to \$758,707, from which was deducted \$35,000, for dividends on preferred stock, leaving \$723,707. After addition of net profits of \$192,648, the total available for distribution amounted to \$916,356. This was applied as follows: bond discount, \$12,493; bond interest paid and accrued, \$67,453; depreciation and other reserves \$20,000; pensions \$3,102, making a total of \$103,049, and leaving an amount to be carried forward of \$813,306, as compared with \$758,707, at the end of the previous year.

The general statement of assets and liabilities shows that the company has maintained its usual strong financial position. Current assets now stand at \$1,500,078, as against current liabilities of \$586,011, or in the ratio of three to one, and leaving net working capital of \$914,067.

Total assets of the company now stand at \$4,342,691, including fixed assets of \$2,802,958; current assets of \$1,500,078; deferred charges \$16,725; and bond discounts and charges, less amounts written off, \$22,928. The operations of the company's subsidiaries, The Alberta Linsed Oil Company, Limited, and The Pacific White Lead Company, Limited, have been profitable and satisfactory.

### Port Hope Sanitary Plans Re-organization

SHAREHOLDERS of the Port Hope Sanitary Manufacturing Co. are expected to consider a plan to reorganize the capital of the company at a meeting to be held on May 7th.

The object is to provide the treasury with stock for further expansion of business and at the same time pay a bonus, probably of 100 per cent, to shareholders. New stock will take the place of the present common issue and this will be placed on a dividend basis, that will make the return considerably higher than in the past. Last year 6 per cent. was paid on the common.

**The Mutual Life Assurance Co. of Canada**

Announces a

**Special Extra Dividend to Policyholders, amounting to \$700,000.00**

The participants in this special extra distribution will be those whose policies have received, or will receive, the regular dividend allotment during 1928.

HUME CRONYN  
President

R. O. MCCULLOUGH  
1st Vice-President

C. M. BOWMAN  
Chairman of the Board

W. H. SOMERVILLE  
General Manager

### BRANDRAM-HENDERSON LIMITED

TWENTY-FIRST ANNUAL REPORT  
FOR YEAR ENDING DECEMBER 31st, 1927

#### TO THE SHAREHOLDERS.

Your Directors herewith submit their Twenty-First Annual Report with Statement of Assets and Liabilities and abstract of Profit and Loss Account for the year ended December 31, 1927.

The Dividend on the Preferred Stock amounting to \$35,000.00, being at the rate of 7% per annum, has been paid. The sum of \$20,000.00 has been added to Depreciation and other Reserves and the cost of all Upkeep and Renewals incurred during the year and amounting to \$36,489.71, has been charged to operating expense.

Bond Interest on the First and Consolidated Issues has been paid, which, together with interest accrued for the last quarter of the year, totals \$67,453.66; and at the same time the sum of \$12,493.71 has been written off Bond Discount Account.

Depreciation in inventories of raw materials and materials in process, due to recessions in market prices; and some losses in bad debts; have been provided for by transfers from the special reserves which were created in 1925 to protect the Company against such contingencies.

The operations during 1927 show a Net Gain in Profit and Loss Account of \$54,598.89. This satisfactory situation following as it does, the favourable results of 1926, is due to a general improvement in the sales volumes and profits of all divisions and is not confined to any particular territory or line of products.

The continued improvement is regarded as being attributable to the maintenance of an aggressive sales policy and also to a continued study of efficiency in operation.

It is also a pleasure to inform you that the operations of your Subsidiaries, The Alberta Linsed Oil Company, Limited, and Pacific White Lead Company, Limited, have been profitable and satisfactory.

Messrs. P. S. Ross & Sons, as in the past, have audited the books and accounts and their report is herewith submitted. Your Directors wish to express their appreciation of the faithful and efficient services of the officers and employees of the Company during the fiscal year.

All of which is respectfully submitted on behalf of the Directors.

GEORGE HENDERSON,  
President and General Manager.

#### Statement of Assets and Liabilities as at 31st December, 1927

ASSETS		LIABILITIES	
FIXED:		Capital Stock:	
Real Estate, Buildings, Plant, Equipment, Goodwill and Patent Rights.....	\$2,456,035.82	Preferred.....	500,000.00
Capital Stock of the Alberta Linsed Oil Co., Ltd., Pacific White Lead Co., Ltd., and other investments, less Reserve.....	346,922.82	Common:	
	\$2,802,958.64	Authorized \$1,250,000.00	
		In Treasury.....	70,100.00
			1,179,900.00
			1,679,900.00

CURRENT:		BONDS:	
Merchandise.....	851,611.93	Sinking Fund, Gold First Mortgage, due 1936:	
Accounts Receivable.....	548,920.60	Authorized and Issued.....	500,000.00
Cash on hand, in bank, and Trust Co.....	99,346.42	Redeemed.....	253,400.00
	1,500,078.95		244,600.00
Deferred Charges.....	16,725.52	Less: Bonds purchased awaiting cancellation.....	1,200.00
Bond Discount and Charges, less amounts written off.....	22,928.37		243,400.00
	\$4,342,691.48		

Consolidated 6% Gold, due 1939:			
Authorized.....	\$1,250,000.00		
In Treasury.....	50,000.00		
In safe-keeping.....	7,500.00		
Held in escrow to retire 1st Mortgage Bonds.....	247,000.00		
	304,500.00		

Less: Redeemed.....	945,500.00		
	86,500.00		
	\$859,000.00		
	1,102,400.00		

CURRENT:			
Royal Bank of Canada.....	389,011.24		
Bills Payable.....	23,484.28		
Accounts Payable.....	145,147.51		
Reserve for Preferred Dividend payable Jan. 2nd, 1928.....	8,750.00		
Reserve for Bond Interest Account.....	18,789.88		
Unclaimed Dividends.....	828.73		
	586,011.66		

RESERVES:			
Depreciation and other Reserves.....	155,800.88		
Bond Premium Account.....	5,272.35		
Surplus.....	813,306.59		
	\$4,342,691.48		

CONTINGENT LIABILITY:			
Bills Receivable under Discount \$174,962.23			

GEORGE HENDERSON,  
G. MACGREGOR MITCHELL,  
Directors.

Audited and verified, in accordance with our report  
P. S. ROSS & SONS,  
Chartered Accountants.

Montreal, 19th March, 1928

The annual report of the company from the high of \$308,723 in 1926-27 nearly 14 per cent. and stand at \$262,926 before income tax and depreciation, the surplus quick assets were increased from \$775,948 to \$893,574, and at the same time current liabilities were reduced after paying all charges and preferred dividends amounted to \$101,883 as from \$87,599 to \$74,065.



## New Trade Opportunities

Western Business Men See Distinct Advantage in Utilizing Pacific Coast Shipping Connection with South America—Canada Enjoys Favorable Position

A. N. WOLVERTON and E. B. Mc Dermid, Vancouver financial men, returned recently from an extended business trip to South America. Both are quite optimistic over the possibilities for Canadian trade in the far south. Mr. Wolverton had this to say in an interview with SATURDAY NIGHT.

"There are opportunities for trade between Canada and Central America to an unlimited degree, and in certain respects there are distinct advantages in favor of Canada over the United States. The principal advantage is that some scores of vessels are coming up to Vancouver every fall and winter in ballast, and the grain that is shipped from this port has to pay double toll due to the lack of incoming cargoes. Recent liquor legislation will add to this difficulty. There are a score of products which we are unable to produce in Canada, which could be imported from South America to take advantage of this cargo space and be sold here at very substantial profits. The small vessel on which I was a passenger loaded eighty-three mahogany squares at Punta Arenas, Costa Rica, the day after New Year's. This mahogany, I understand, was sold there

for about \$80.00 per thousand feet, and was going to Hamburg, Germany. There appears to be no reason why this material should not be shipped to Vancouver, and manufactured here at a remarkable profit.

"There is little or no lumber of the fir, cedar or hemlock group in Central America. A good market can be found there for the use of such timber for bridges and heavy construction work. There are a dozen varieties of hard wood, which would make the finest kind of flooring and interior finishing, and, I believe, could be laid down in Canada for very much less than half the present cost of maple and oak flooring. I do not remember the names of these trees, but every tie in the two railroads operating in Costa Rica is material of a character so hard that I was unable to cut a sample off with an ordinary pocket knife.

"The opportunities in Costa Rica are very wonderful, and were it not for the fact that I am anchored so solidly in Canada, I am not sure but that I should go to Costa Rica, where I am quite satisfied I could build up a substantial fortune in a very few years."

## Brompton Capital Changes

Directors Approve Plan to Strengthen Position and Reduce Heavy Charges—Scheme Includes Issue of 150,000 Additional Shares of Common Stock

DIRECTORS of the Brompton Pulp and Paper Company, Ltd., have adopted a plan of capital reorganization, subject to ratification by shareholders, which should improve the position of common shareholders and strengthen the financial position of the company.

In brief, the plan entails the sale of 150,000 additional shares of common stock, which will be offered to shareholders on a share-for-share basis at \$53. This will leave 300,000 shares of common outstanding. With the proceeds of the stock sold, it is the intention of the company to retire the outstanding preferred stock and bonds.

The following announcement was made by the president, E. W. Tobin, M.P., following the directors' meeting:

"The question of eliminating or reducing the heavy field charges on the company's income by reason of the outstanding 8 per cent. preferred stock and 6 per cent. bonds has for some time been given careful consideration by the directors. The amount required annually to meet the cumulative preferred dividends, bonds, interest and sinking fund is at present approximately \$625,000. At the meeting bylaws were passed, subject to confirmation by the shareholders of the company authorizing the company to purchase or redeem its outstanding 8 per cent. preferred shares with the consent of the holders thereof at a price not exceeding \$133.50 and accrued dividend per capital stock of the company by creating ad-

ditional 290,000 common shares without any nominal or par value. "To retire the outstanding preferred shares and bonds the company will require a sum of approximately \$7,500,000, and arrangements have been made for the sale of additional common shares for such purpose.

"The directors have stipulated that the additional shares should be offered to the present shareholders at the price of \$53 per share on the basis of one new share for each old share held of record on date to be later determined.

"A special meeting of the shareholders is to be held as soon as possible for the confirmation of the bylaws above mentioned, so that the necessary supplementary letters patent may be obtained. Full information in connection with the proposed plan will be sent to shareholders with the notice calling the meeting.

"The completion of the plan will strengthen and improve the financial position of the company through the discharge of its entire funded debt, and will materially improve the position of common shareholders with reference to dividend expectations, since the payment of the dividend at the present rate of \$2 per share on the present outstanding common shares and on the additional common shares to be issued will require an annual amount of only \$600,000, as against the sum of approximately \$925,000 now required to meet preferred and common dividends, bond interest and sinking fund."

## Standard Paving

Harley, Milner & Co. Offers Capital Stock at \$25

HARLEY MILNER & CO. are making an offering of 45,000 no par value capital stock of Standard Paving, Ltd., at a price of \$25 per share. The company has no bonds and no preferred stock. All of the 60,750 shares of capital stock authorized will have been issued when the above shares are disposed of.

Standard Paving, Limited, and its predecessors, have been in successful operation as street and highway paving contractors for more than 18 years and have served more than 30 cities, towns and rural municipalities throughout Ontario, Quebec, and New York State.

Fixed assets, after depreciation of \$203,823, have a value of \$400,000, while current assets exceed current liabilities by \$143,966 and current assets, investment securities, drawings, deposits and cash surrender value of life insurance total \$483,335, and exceed the current liabilities by \$445,691.

Net earnings, after deducting all operating charges maintenance, depreciation and Federal income tax at the current rate, for the six years ended Jan. 31, 1928, were in excess of an average of \$119,000 per annum. On the same basis, earnings for the year ended Jan. 31, 1928, were in excess of \$204,000.

The consolidated balance sheet as of Jan. 31, 1928, shows total assets of \$1,312,023. Current assets stood at \$476,381, against current liabilities of \$37,644, making the net working capital \$438,737. Reserves amount to \$305,387. Goodwill appears at \$399,927.

## Freiman Issue

Well-Known Department Store Offers Preferred Stock

THE largest departmental store in Ontario, east of Toronto, that of A. J. Freiman, Limited, of Ottawa, is being publicly financed through an offering of 6 per cent. convertible preferred stock by McLeod, Young, Weir & Co., Limited. The stock is being offered at 100 and accrued dividend, and each share carries a bonus of half a share of common stock.

The Freiman business is well known throughout the Ottawa Valley and Eastern Ontario. It was established in 1900 by A. J. Freiman, the present head of the firm, and has grown from very small proportions until last year its sales exceeded \$3,000,000. With funds from the present financing, it is proposed to open a chain of order-taking depots in the surrounding territory, a development which should largely increase the volume of sales. The present management will continue in active charge and Mr. A. J. Freiman will retain control of the business.

There will be \$1,000,000 of six per cent. cumulative convertible sinking fund preferred stock outstanding and 85,000 shares of no-par value common stock. The feature of the preferred stock is that it is convertible into common stock on any dividend date until April 1, 1933. For the first 25,000 shares converted, three shares of common will be exchanged for each share of preferred; for the next 5,000 shares converted, two and one-half shares of common will be

given for each share of preferred; while for the remaining shares converted the basis of conversion will be two shares of common for each share of preferred. This conversion privilege adds an attractive speculative feature which makes it possible for the investor to share in the future growth of the business. An annual sinking fund of ten per cent. of the net profits available for common stock dividends will operate to retire the preferred stock.

Net profits, after interest, depreciation and income taxes available for preferred stock dividends, have increased from \$103,654 in 1926 to \$160,042 in 1928, the fiscal year ending on January 31st in both cases. For the last-mentioned year these are equivalent to 2.66 times preferred stock dividend requirements. Net tangible assets amount to \$197 for each share of preferred stock outstanding and current assets compare with current liabilities as 6.88 to 1.

Answer not a fool according to his folly, lest thou also be like unto him. —The Proverbs.

## "ACROSS CANADA" TOURS VIA CANADIAN NATIONAL RAILWAYS

This summer there will be two "Across Canada" tours via the Canadian National Railways. Both of them will include the best-known scenic features of Western Canada, the Canadian Rockies and the Pacific Coast. The most outstanding of these will be the stop-over at Jasper Park Lodge in Jasper National Park, and the famous Triangle Tour of British Columbia thirteen hundred miles by rail and five hundred and fifty miles by steamer, through the most wonderful mountain scenery in the world. The second tour will include in addition a side trip by steamer to Alaska, that mysterious land of glaciers and totem-poles.

These tours will leave Toronto July 4th, returning to this city July 26th and 30th, respectively. They will be personally conducted and the prices are "All-Expense" charges, covering transportation, sleeping car, steamer and hotel accommodation, meals, sight-seeing drives and gratuities.

For descriptive booklet containing full details of itinerary and cost, write to Mr. Martin Kerr, 4 Beulah Avenue, Hamilton, Ont., Mr. A. E. Bryson, 44 Silverthorne Avenue, Toronto, or to General Passenger Agent, Canadian National Railways, Toronto.

## How YOU can "Pension Yourself"

There is no greater problem facing men of all ages and of all classes than the financial problems of old age, and it is the man with foresight who is going to be able to side step poverty or dependence in his old age.

Our company has provided a safe, convenient and sure way to "pension yourself" by the

## Pension Investment Bonds

issued to mature at ages 50, 55, 60 or 65 and having various monthly pension options to fit any contingency.

## The Continental Life Insurance Co.

Head Office - Toronto

# Did You Ever Play Poker?

Sometimes you can bluff! More often you get called for a show down.

This is exactly what the public is doing to the automobile industry today—demanding a show down!

People want to know what the car is made of, how well it is put together, what it will do, and how long it will last.

You cannot find the answer to these questions anywhere but in the car itself.

Auburn welcomes a show down!

We have built this wonderful Straight Eight, Model 88, so that after you compare and drive it, it will sell itself.

And here is why it does—

It has the strongest frame, an armor-plate frame, the strongest under any automobile built—

That means rigidity, a steady, strong, enduring foundation.

In this we put the finest Straight Eight motor built in the world, Lycoming!

Anyone who challenges the above claim can verify it by its performance records and by driving it themselves.

You will find it is smoother, more powerful, more flexible!

Auburn gives you Bohnalite steel-strut pistons and Lynite connecting rods. Lighter in weight, more flexible power and saves tremendous weight and wear on the bearings.

Dual type carburetion with dual manifolding enables Auburn to pack a larger charge in each cylinder, gives you quicker, more powerful performance and prevents starved cylinders.

Lancaster balancer.

High compression, and you can use any gas.

We claim more horsepower per cubic inch of piston displacement than any other stock car in the world to our knowledge.

And you know your Auburn chassis is thoroughly lubricated, never neglected, never dependent upon some careless mechanic—all you do is push a plunger with your foot. The Bijur system is found only on Auburn, Packard and Rolls Royce.

High speed demands most reliable and effective

brakes. Auburn gives them to you; internal expanding hydraulic four-wheel brakes with compensating cylinder. Easy to operate in wet weather as in dry. Innumerable tests have shown them to be capable of running 20,000 miles without adjustment.

The brake drums are reinforced with a rim that enables them to permanently retain their true shape.

Of course, Auburn has hydraulic shock absorbers, the most efficient type obtainable, and all steel running boards.

Whether you analyze Auburn by its fundamental structural features or its convenience and refinements, we are confident you will find that it excels in every detail.

Owners tell us the seating arrangement is the most comfortable. This is not an accident. All the controls are unusually convenient, within easy reach. For example, you start your motor with both feet on the control pedals, by simply pulling a button on the dash. All the pedals are rubber insulated to prevent scuffing of shoes.

The upholstery is of De Luxe springs with genuine curled hair—no skimping on the Auburn even where it is not visible.

Brewster type non-glare windshield, felt padded metal glass channels, heavy door posts and hammered silver hardware.

Auburn bodies are lower in design with a low center of gravity. They are easier to handle and hold the road more safely with less sidesway.

It would take a large book to tell all of the desirable, money-saving features of the new Auburn.

But the way to call for a "show down" of any automobile is to see it and drive it.

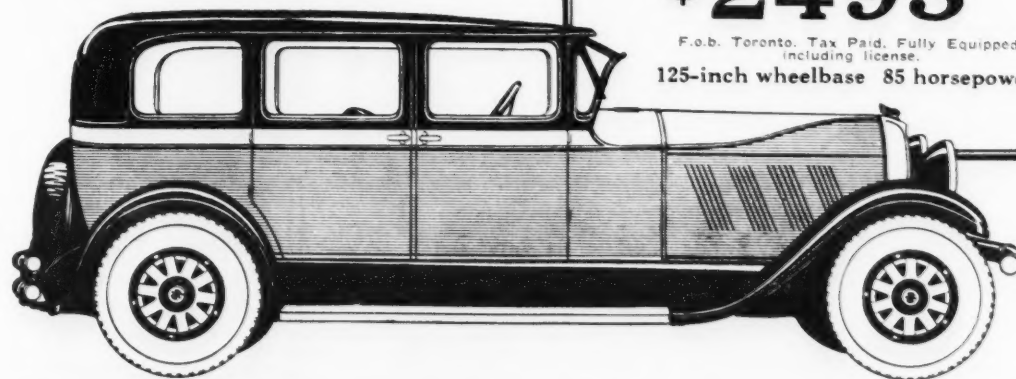
No matter what we or any other manufacturer says about their product, the acid test is what the car itself does, the ease with which it handles, the comfort with which it rides, and the way it meets every performance requirement.

Also, how do you feel after a long drive?

We claim the Auburn 88 is the greatest value on the market and we leave it entirely to the car itself to prove this claim.

**STRAIGHT EIGHT**  
**\$2495**

F.o.b. Toronto, Tax Paid, Fully Equipped, including license.  
125-inch wheelbase 85 horsepower



**AUBURN**  
POWERED BY LYCOMING

AUBURN AUTOMOBILE COMPANY, AUBURN, INDIANA.

**Auburn-Ontario Co., Limited**

ONTARIO DISTRIBUTORS

Terminal Warehouse, Toronto

Tel. Elgin 9059

**Toronto Auburn Limited, 468 Danforth Avenue**







**Western Homes Ltd.**  
Mortgage Investments  
Capital Subscribed \$2,017,000.00  
Capital Paid up 1,101,178.75  
As At Dec. 31st, 1927

The Company is invested in capital of over \$1,000,000.00 in carefully selected mortgages on modern, well-improved farms, conservatively appraised at over \$2,000,000.00.

We Specialize in Securities pertaining to the Maritime Provinces and invite your inquiries whether buying or selling.

**W. F. Mahon & Co.**  
Investment Bankers  
HALIFAX, N.S.  
ESTABLISHED 1907

**INVESTMENT SECURITIES**

**T. M. Bell Company**  
LIMITED  
St. John, N.B.  
Fredericton, N.B.

**KIPPEN & COMPANY**  
INCORPORATED

Investment Bankers  
4 HOSPITAL STREET,  
MONTREAL  
YOUR ENQUIRIES GIVEN  
CAREFUL ATTENTION.

**Roberts Cameron & Co.**  
LIMITED  
HEAD OFFICE: 1400 St. James Street, Toronto  
BRANCH OFFICE: 1400 St. James Street, Montreal

Bonds Government Municipal Corporation Real Estate  
Stocks Listed Unlisted Mining  
J.D. CAMERON  
Member-Montreal Curb Market



"Mining—The Industrial Balance Wheel of Canada"  
**H. P. BELLINGHAM & COMPANY**  
Members Standard Stock and Mining Exchange  
23 Melinda Street  
Toronto 2.  
Elgin 5334

Behind "Bellingham Service" is an experience of 22 years in mining, including 12 years of active management with one of Ontario's largest dividend-paying mines.

**The Royal Bank of Canada**  
DIVIDEND No. 163

NOTICE is hereby given that a DIVIDEND OF THREE PER CENT (being at the rate of twelve per cent per annum) upon the paid-up capital stock of this bank has been declared for the current quarter, and will be payable at the bank and its branches on and after Friday the first day of June next, to shareholders of record at the close of business on the 30th day of April.

By Order of the Board.  
C. E. NEILL,  
General Manager.  
Montreal, Que., April 13, 1928.

**PENMANS LIMITED**  
DIVIDEND NOTICE.

NOTICE is hereby given that the following Dividends have been declared for the quarter ending the 30th day of April, 1928:  
On the Preferred Stock, one and one-half per cent (1½%) payable on the 1st day of May to Shareholders of record on the 21st day of April, 1928.  
On the Common Stock, One Dollar (\$1.00) per share, payable on the 15th day of May to Shareholders of record on the 5th day of May, 1928.

By Order of the Board.  
C. B. ROBINSON,  
Secretary-Treasurer.  
Montreal, Que., 16th April, 1928.

**INTERNATIONAL PAPER COMPANY**  
New York, March 29th, 1928.  
The Board of Directors have declared a quarterly dividend of Sixty (60) Cents a share on the Common Stock of this Company, payable May 15th, 1928, to Common Shareholders of record at the close of business, May 1st, 1928.  
Checks to be mailed. Transfer books will not close.  
OWEN SHEPHERD, Vice President & Treasurer

**THE ROYAL TRUST & EXECUTORS**  
AND TRUSTEES

## Canada Northern Progress

Gross Earnings Show Increase of \$250,000 Reaching \$2,812,514—Balance Sheet Reflects Plant Expansion During Year—Power Demand Grows

THE annual report of Canada Northern Power Corporation Ltd. for the year ended December 31, 1927, reflects the greatly improved demand for the services of the corporation's operating subsidiaries, showing as it does a gratifying degree of expansion both in gross and net earnings. The balance sheet indicates the achievement of a portion of the wide programme of plant expansion undertaken during 1926, a substantial amount of the heavy cash assets shown at the end of that year having been converted into plant investment, as a result, the healthy working capital position revealed as at December 31, 1926, was turned into an excess of current liabilities, as at the end of last year.

Property account has been, however, increased by over \$1,600,000, funded debt has been reduced by \$200,000, and depreciation reserve is shown up by over \$450,000. President A. J. Nesbitt, in presenting the report to shareholders, refers to the rapid growth in power requirements from both the Kirkland Lake and Rouyn mining fields, and states that work is proceeding, and will soon be completed, on the installation of two new units of 13,500 K.V.A. each at the Quinze plant.

The profit and loss account shows gross earnings for the year of \$2,812,514 as compared with \$2,562,185 in 1926, after deduction of \$850,815 for operating expenses, net earnings are up about \$150,000 at \$1,961,701, as against \$1,815,746 in 1926. After bond interest and bad debts net available for depreciation and dividends amount to \$1,061,190 up from \$982,284 for the preceding year; depreciation write off has again been increased to \$476,000 as compared with \$425,000.

For the balance sheet, current assets are shown down at \$802,542 from \$2,180,188, while current liabilities are up at \$1,161,869 from \$989,102. As a result, net working capital of \$1,191,056 on the 1926 balance sheet has been turned into an excess of current liabilities amounting to \$229,527. Total assets are up at \$29,457,819 from \$28,961,058, fixed assets being higher at \$28,360,534 as compared with \$26,707,295, cash down at \$422,218 from \$1,278,457, and victory bonds down at \$15,500 from \$435,500.

Among the liabilities funded debt is down at \$14,627,000 from \$14,826,500, payables up at \$392,022 from \$278,344, capital of subsidiaries down at \$2,940,829 from \$3,578,975, depreciation reserve up at \$4,047,247 from \$3,591,912, and surplus up at \$789,995 from \$694,414.

**Good Profit Gain**  
National Breweries Limited  
Earns \$7.05 on Common

For the year ended December 31, 1927, the financial report of National Breweries Limited, shows a very substantial increase in profits with earnings for the period equal to \$7.05 per share on the company's outstanding common stock, as compared with \$4.93 per share in the preceding year and a deficit in 1925. The balance sheet position also shows further improvement, with working capital higher by nearly three quarters of a million dollars.

Profits for the year under review amounted to \$1,957,507, as compared with \$1,403,690 in 1926 and \$405,383 in 1925, when the price-cutting war was reflected in the company's operations. From the profits for 1927 was deducted bond interest at \$62,432 and depreciation at \$428,675, leaving net profits at \$1,466,700. Deduction of preferred dividends at \$194,250 and common dividends at \$721,372, left a surplus of \$551,078. From this amount \$200,000 was transferred to general reserve, leaving a balance of \$351,078. Previous balance was brought forward at \$2,785,749, leaving a profit and loss of \$3,316,827 in the current report.

In the balance sheet, working capital is shown at \$2,907,332 as compared with \$2,244,020 in the 1926 report. Among the assets is shown call loans at \$800,000, which did not appear in the preceding year.

**Income Tax Help**  
Hon. W.D. Euler Sets Precedent by Use of Newspaper Advertising

HON. W. D. EULER, Minister of National Revenue, has called in the aid of newspaper advertising to collect Canada's income tax. During the past ten days large advertisements have appeared from coast to coast explaining in some degree the intricacies of the Income Tax Law. This is the first time that such a method of income tax collecting has been employed in Canada and it will be interesting to watch the results.

The Minister and his assistants doubtless found it very difficult to condense the law into the size of a newspaper advertisement, but the important points have been brought out successfully. For instance the entire taxation schedule is published, but everyone should note that these rates are reduced by 20 per cent. The returns, accompanied by an accepted cheque or money order for either the full amount of the tax, or a quarter of it if paid by instalments, must be mailed the Inspector of Income for the district not later than April 30.

Three kinds of forms are illustrated in the advertising, one of which is applicable to anyone. The personal exemptions are clearly set forth.

Mr. Euler has issued a warning that all income from bearer bonds must be reported. The advertisement states "the 1928 legislation enlarges the powers of the department which is now enabled to trace the ownership of all bearer bonds."

The public will agree that it was time that some authoritative explanation of the income tax be given. The information presented should save untold confusion both to the taxpayers and the Department. Hon. Mr. Euler has created a precedent.

**United Bond Issue Called**

ON August the ninth, 1926, United Bond Company Limited, of Windsor and Toronto, offered for sale an issue of first mortgage bonds at \$40,000.00, secured by the Prince of Wales Apartment Building, Windsor, Ontario. This issue is now being called at 103 and accrued interest on April the twenty-sixth. This is the fourth issue of United First Mortgage Bonds which has been called this year.

HE HAD no time to get insured. Now all his children are insured within an orphan's home.



## "Good-bye, Partner!"

"I am not coming back. Just wind up the affairs of the Firm, take care of my personal accounts, see that my wife gets enough to live on—sorry old man, but I cannot stay to see it all through."

Death dissolves all partnerships, and there is but one way out—as a matter of business have your Partner's life insured in your favor. A Canada Life policy for \$10,000 or more will take his place to some extent, and relieve you of burdens which only a harassed Executor and surviving partner can know.

Ask for some clear-cut information on this subject.

**CANADA LIFE**  
ASSURANCE COMPANY

Head Office:  
TORONTO, CANADA



## Bonds A Goodly Estate



THE Barrons have always had notions, and been set in them, too," said Aunt Amelia; "but even so I can't see how your father could have put so much money into this stuff." "This stuff" meant the antiques that to the day of his death, Henry Barron had believed to be—and a few of them actually were—genuine and valuable. "Your Uncle Edwin's line was mining stocks," she added drily.

They knew all about that. Also about Aunt Lou's safety box crammed with worthless securities, and Grandfather's historic misadventure into ill-chosen suburban real estate.

Actually, in almost every class, there are good investments and bad. The wise investor is he who buys only such securities as are offered by responsible houses which, together with the things they offer, will stand the most searching investigation.

Just how good do you know your investments to be?

United Bonds are based on the oldest and best security for money—land, improved, income-producing, advantageously located in growing cities. They are surrounded by every known legal and moral safeguard. They are issued under the supervision of men of long experience in this very thing. They do not fluctuate in value. They have never occasioned a loss to any investor.

United Bonds will serve you and safeguard your dependents.

**6½% UNITED FIRST MORTGAGE BONDS**

COUPON

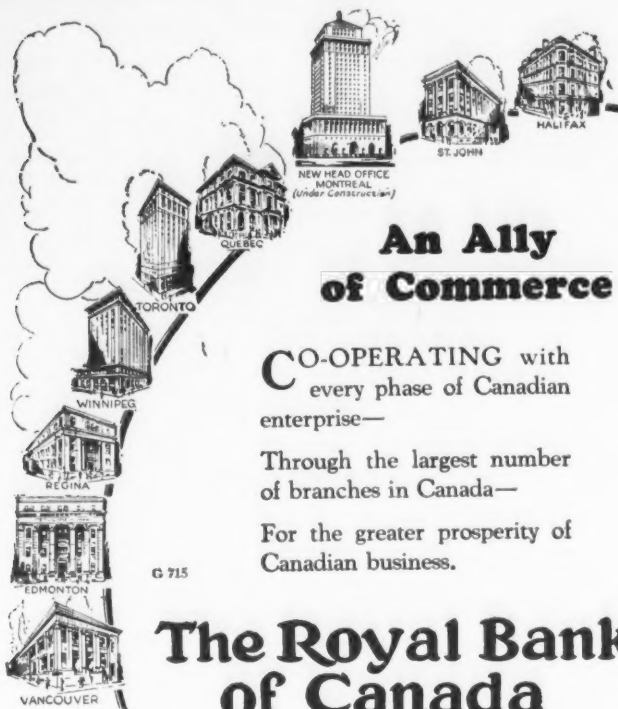
United Bond Company, Ltd.  
Department 19  
302 Bay St., Toronto,  
or Security Bldg., Windsor

Without placing me under any obligation whatever, send me copy of your booklet, "Through the Doorway of Honesty."

Name \_\_\_\_\_  
Address \_\_\_\_\_

**UNITED BOND CO. LIMITED**  
302 BAY STREET  
TORONTO  
SECURITY BUILDING  
WINDSOR, ONT.





**An Ally of Commerce**

CO-OPERATING with every phase of Canadian enterprise—

Through the largest number of branches in Canada—

For the greater prosperity of Canadian business.

**The Royal Bank of Canada**

## McDougall & Cowans

(Members Montreal Stock Exchange)  
(Members Montreal Curb Exchange)

**130 St. James Street, Montreal**

Branch Offices:  
Halifax, Saint John, N. B., Quebec, Ottawa,  
Toronto, Winnipeg.  
Connected by Private Wires

## Prudential Trust Company, Ltd.

Satisfactory Service Guaranteed.

Dominion Charter authorizes the Company to act in the following capacities:

RELATIVE TO ESTATES—Administrator, Executor, Guardian, Management of Properties, Collection of Rents, Real Estate Bought, Sold and Exchanged.

FINANCIAL AGENTS—Investments Made—Securities Held.

INSURANCE BROKERS—All Lines—Fire, Marine, Accident, Liability, etc., placed in best companies at lowest rates.

FIDUCIARY—Trustee for Bondholders, Transfer Agents and Registrars for Stocks and Companies.

The business generally which a Trust Company may undertake alone, or jointly with one or more.

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## New Cotton Issue

Stock of Old-Established Firm  
Now Offered to Public

IT IS an investment event that securities of the Hamilton Cotton Company, Limited, a company which has had uninterrupted record of success since it was organized in 1880, are now being offered to the public for the first time by A. E. Ames & Co. Announcement is made that the \$1,000,000 issue of 5 per cent. 20-year first-mortgage sinking-fund gold bonds due April 1, 1948, has been sold at 98 and interest to yield about 5.67 per cent. At the same time A. E. Ames & Co. have offered 20,000 shares of cumulative convertible sinking-fund preference stock of \$30 par value at 29. As this stock carries \$2 per share per annum dividend, the offering at 29 is equivalent to a yield of 6.90 per cent. The dividend is payable quarterly. The stock is convertible at the option of holders into common stock at any time, share for share.

There is an authorized issue of \$2,000,000 of the 5½ per cent. first-mortgage gold bonds, but only \$1,000,000 of this is outstanding. There is nothing else standing between the first-mortgage bonds and the preference stock. The net fixed assets, after depreciation, are shown at \$1,600,000, and the net current assets amount to \$766,004, making net tangible assets of \$2,366,004, or \$2,366 for each \$1,000 bond. The five-year average of earnings available for bond interest amounts to \$175,627.84, or 3.1 times the bond interest requirements. Net earnings in 1927 were 3.37 times these requirements.

The preferred stock authorized and outstanding amounts to \$600,000, divided into the 20,000 shares of \$30 par value now being offered to the public. The net tangible assets applicable to the preferred stock amount to \$1,366,004, or \$68 for each share of preferred stock of \$30 par value. The earnings available for the preference dividends on an average for the last five years have been \$106,737 or \$5.33 a share, which is 2.66 times the preference dividend requirements. Earnings in 1927 were \$5.78 a share or 2.8 times the requirements. After provision for preference dividends there remained an average of \$3.33 per share for the common stock, on an average of the past five years. On the same basis, in 1927 the earnings on the common stock were \$3.78 a share. The convertible feature will make this stock of great interest to the public though, nothing is being paid on the common stock at the present time.

This is but another instance of a successful private company, hitherto unknown to the investing public, being made available for ownership, at least in part by the public. The company does both spinning and weaving, and manufactures a widely diversified line of specialties, such as yarn, twines, cordage, cotton and elastic webbing, etc.

## Bruck Silk Progress

Company Earns \$3.23 per Share—Working Capital 100 per cent. Up

WITH sales for the year showing an improvement of about 60 per cent. over the preceding period, the annual report of Bruck Silk Mills, Ltd., for the year ended Jan. 31, 1927, reveals a gratifying expansion in profits, earnings applicable to the capital stock, after interest charges and depreciation, amounting to \$80,633, or equivalent to \$3.23 a share.

Gross trading profits for the period are shown at \$258,293, and after selling and general expenses of \$92,349 net profits amounted to \$165,943. Bond interest and amortization absorbed \$37,810, depreciation took \$40,500, and the reserve \$7,000, leaving surplus for the year at \$80,633. After addition of surplus as at Dec. 31, 1926, profit and loss balance is shown at \$112,401.

In the balance sheet net working capital has been improved by over 100 per cent., current assets at \$357,421 and current liabilities of \$190,209, leaving working capital at \$167,212, as compared with \$82,402 on the preceding balance sheet. Cash shows a gain of 98 per cent. at \$21,806, and receivables are up 82 per cent. at \$77,320, while payables are 16 per cent. lower at \$173,956.

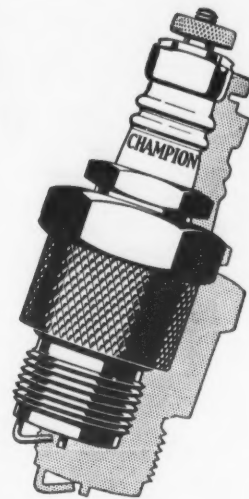
In presenting the report to shareholders, President Isaac F. Bruck says, in part:—"With the new additions to the dyeing plant now practically completed, the company will be in a position to considerably increase the past year's output in this department, thus enabling us to take care of the ever-increasing demand for our products. Your directors confidently expect that the plant, as now enlarged, will continue to be utilized to its full capacity, as our customers have shown great patience in the past year waiting for deliveries."

As a jewel of gold in a swine's snout, so is a fair woman which is without discretion.—The Proverbs.

# Champion Spark Plugs

a

## CANADIAN-MADE PRODUCT



Champion — for all engines other than Model T Ford—90c

CHAMPION Spark Plugs are preferred by two out of three motorists throughout the world.

In Canada the Champion Spark Plug Company of Canada, Limited, reflects the same public preference, and shows marked increases in production each succeeding year.

Produced in a Canadian plant by Canadian workmen, the high position attained by Champion Spark Plugs in Canada is the result of always anticipating engineering demands.

Champion's new and far reaching improvements further establish Champion supremacy.

A remarkable new glaze on the exclusive sillimanite insulator, which resists carbon formation, together with an

advanced method of heat-treating the insulator to withstand the exceedingly high compression of the modern engine.

New patented gas-tight gasket seal. Special analysis electrodes which provide a permanently fixed spark-gap, and resist pitting and burning to the utmost.

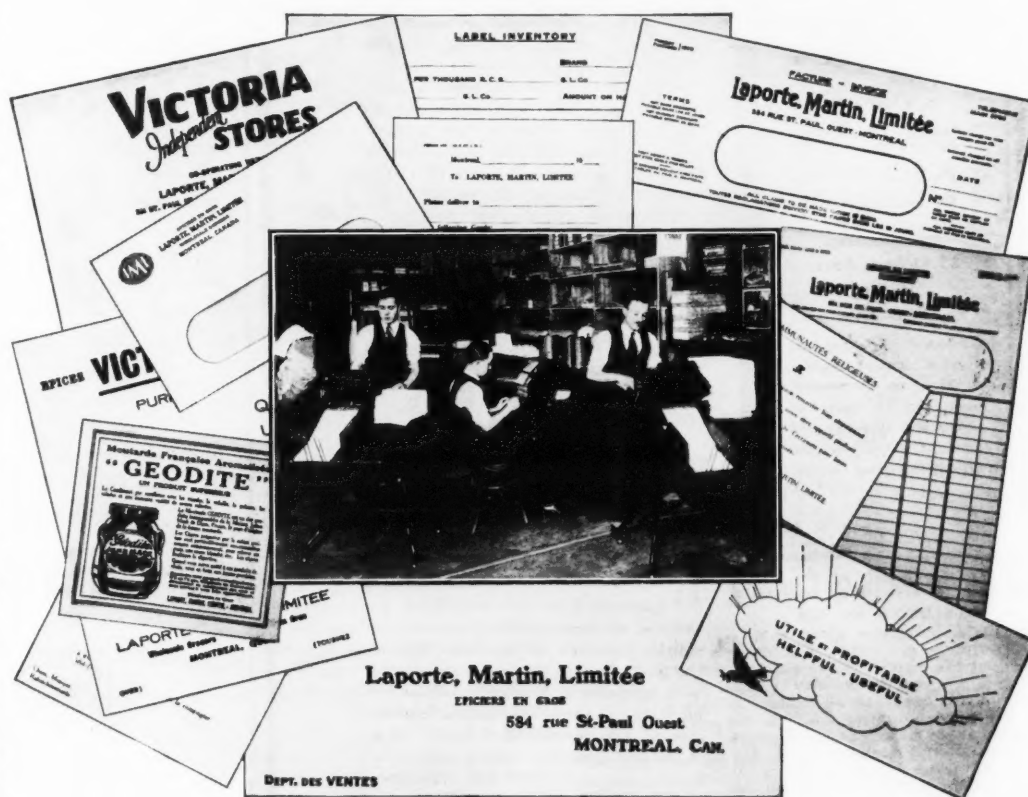
Champion leadership is the result of superiorities so pronounced that it is obviously the better spark plug.

CHAMPION SPARK PLUG CO. OF CANADA, LIMITED  
WINDSOR, ONTARIO

# CHAMPION

## Spark Plugs

A CANADIAN-MADE PRODUCT



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## AMERICAN PROSPERITY ITS CAUSES AND CONSEQUENCES

by Paul Mazur

"A distinctly individual contribution toward a better understanding of the entire business situation"—Kenneth Hogate, Managing Editor Wall Street Journal. \$2.50.



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## Dairy Production Checked

Year 1927 Brings Decisive Effect on Industry in Saskatchewan—Consumption in Other Forms Decrease Dairy Output

THE year 1927 will long be remembered by everyone engaged in the dairy industry in Saskatchewan as one in which a check was put on the rapid annual increase in dairy production, according to Percy E. Reid, dairy commissioner in that province. Prices in the butter market during a part of the year were such as to also make a grave impression on the minds of the manufacturers, although the average for the whole year was actually somewhat above that of 1926. The average price received by the producers for butterfat during the year was also higher than for the preceding year, the average prices for butterfat in cream as delivered to the creameries being 32.8 cents per pound in 1926 and 33.4 cents per pound in 1927.

The creamery output of 1927 shows a decrease of 28 per cent. as compared to that of 1926, but the decrease was not recorded in the total dairy production of the province. There has been considerable increase from year to year recently in the consumption of both sweet milk and cream in liquid form, and also of ice cream. Another factor in this connection is a very considerable increase in the amount of cream going across the line to the United States. These items account for approximately 2,000,000 pounds of butterfat which would otherwise have gone into creamery butter.

It would appear from a review of dairy statistics since the organization of the province in 1906, states Mr. Reid, that the decreases in dairy production run in ten-year cycles, with the sevens as the unfortunate year. In the year 1906 there were five creameries with a total output of 132,446 pounds of butter. In the year 1907 the same five creameries were all operating but their output showed a decrease of 33.08 per cent. Substantial increases were then recorded each year until 1917 when there was again a drop of 2.9 per cent. below the make of 1916. The 1918 figures, however, were again up to 19.91 per cent., and increases have been recorded each year until 1927. The records for 1927 show 82 creameries operating, with 11,995,531 pounds of butter manufactured. In comparison with the 1926 output of 16,632,765 pounds, this is a decrease of 4,637,234 pounds or 27 per cent.

During 1927 there were in Saskatchewan 25 creamery operators owning and operating 82 plants. Early in the season a number of plants were closed following the amalgamation of the Saskatchewan Co-operative Creameries, Limited, and Caulder's Creameries, Limited. The closing of plants formerly belonging to one or other of these firms was undoubtedly good for the industry.

## Sugar Stocks Less

Production Maybe Stimulated as Inventories are Worked Off

STOCKS on hand of raw sugar in Canada from the first of the year have been less than for the same period in 1927. The receipts in 1928 to March 24 were 158,138,251 pounds, as compared with 233,772,881 for the same period in 1927. After meltings and shipments the stock on hand at the end of the period was 53,530,018 pounds, as compared with 79,587,193 for the same period in 1927. A similar situation is shown for refined cane and beet sugar, and the amount manufactured was only 155,135,933, as compared with 188,604,863 pounds to March 24 in 1927.

The total domestic shipments for this period were 170,577,835 pounds, as compared with 125,188,666 pounds to March 24 in 1927. It therefore appears that inventories are being worked off and that as these go lower there is a possibility of a stimulation in production. The export in 1928, however, has been less than one-tenth of the 66,000,000 pounds exported in the same period in 1927, yet the total shipments both domestic and export of both raw and refined yellow and brown sugars amounted to 181,095,329 pounds, as compared with 192,353,817 for the same period in 1927. The total stocks on hand of all kinds of sugar were 72,970,824, as compared with 113,335,770 for the same period in 1927.

The principal imports of raw sugar came in February from British Guiana (29,603,300 pounds), and Fiji (10,880,400 pounds) out of a total of 56,275,900 pounds, as compared with 61,763,700 for the same month in 1927. The imports for the first two months of this year were 87,221,500 pounds, as compared with 125,369,100 pounds for the first two months of 1927.

Refined sugar imports were mainly from Cuba, which sent 971,000 pounds out of a total of 977,400 imported in February, as compared with 1,137,100 in February, 1927. To the end of February, 1928, the imports were 2,129,800 pounds and for the same period in 1927, 2,200,500 pounds. It is interesting to note that raw sugar imports from Cuba have diminished to 664,200 pounds, which makes it eighth in the list of countries sending raw sugar to Canada. British Colonies, Peru and San Domingo, are ahead of it. The only country sending less was Honduras, with 155,300 pounds.

Exports of Canadian refined sugar found its best market in Newfoundland, the second best in Trinidad and Tobago, the third best in the United Kingdom and the fourth best in British Guiana.

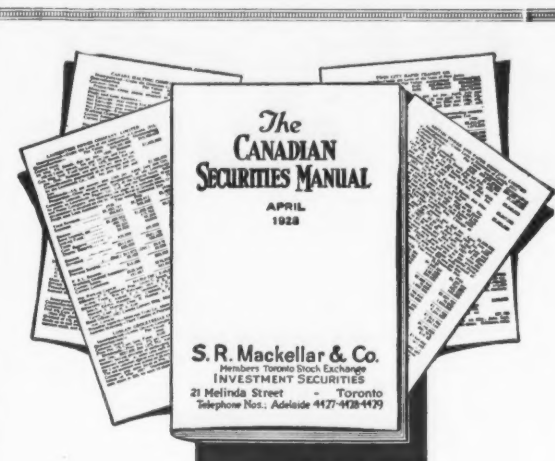
It is estimated that the Alberta wheat crop in 1927 ran 28.6 bushels to the acre. At the conservative estimate of \$1.25 per bushel received, the average acre sown to wheat returned a revenue of \$36.75. Occupied farm land in Alberta, together with houses and barns thereon, in 1926, was valued by the Dominion Government at \$26 per acre. In 1927, therefore, the average acre growing wheat returned substantially more than its value in a single season.

## Industrial Acceptance

A FURTHER indication of the renewal of activity in business and industries in the Border Cities is the opening, this week, of the offices of the Industrial Acceptance Corporation of Canada, Limited, in the Douglas Block at Ouellette and Wyandotte Streets, Windsor, Ont. This expansion is the result of the Company's decision to enter the financing field generally in Canada. The Canadian Activities will be under the guidance of J. P. A. Smyth, who has been in charge of the Company's activities in Walkerville during the past two years. The Industrial Acceptance Corporation of Canada Limited, has been operative in Canada for the past six years, mainly in Walkerville, in financially servicing dealers of Studebaker motor cars, throughout Canada.

While continuing to serve Studebaker dealers' the Company's present plan is to actively work with manufacturers of, and dealers in, other makes of automobiles. It also plans to work in the same way with manufacturers of and dealers in Electric Refrigerators, Oil Burners of various types, Electrical Appliances, Pianos, Victrolas, Machinery, Dry Cleaners' Equipment, and similar commodities. Associated with Mr. Smyth will be L. E. Cuthbertson, Manager at Windsor, and also G. E. Wemp, Manager, in charge of the Toronto Office. The Manager at the Montreal Office is J. V. Ransom.

Let a bear robbed of her whelps meet a man, rather than a fool in his folly.—The Proverbs.



The latest edition of the Canadian Securities Manual will be gladly mailed to you on request

**S. R. Mackellar & Co.**  
Members Toronto Stock Exchange

INVESTMENT SECURITIES

TORONTO—21 Melinda St. GUELPH—33 Quebec St.

NEW ISSUE

\$1,500,000

## Tip Top Tailors, Limited

7% Cumulative Sinking Fund Redeemable  
Convertible Preferred Shares  
(\$100 Par Value)

The Preferred Shares are preferred to the extent of \$110 and accrued dividends as to assets and are entitled to preferential cumulative cash dividends at the rate of 7% per annum, payable quarterly on the first of July, October, January and April in each year at par at any branch of the Company's bankers, The Canadian Bank of Commerce, in Canada (Yukon Territory excepted). The first dividend will accrue from April 1st, 1928. The Preferred Shares are callable in whole or in part on any dividend date at the option of the Company on sixty days' prior notice at \$110 per share and accrued dividend. Convertible at the holder's option up to May 1st, 1933, into two shares of common stock for each preferred share.

Transfer Agent:—National Trust Company, Limited.

Registrar:—The Canada Permanent Trust Company.

### CAPITALIZATION

7% Cumulative Sinking Fund Redeemable Convertible Preferred Shares (Par Value \$100).....	\$1,500,000	To be Outstanding \$1,500,000
Common Stock (without nominal or par value).....	*150,000 Shares	120,000 Shares

\*Sufficient common shares have been set aside to provide for the conversion of the preferred stock.

From a letter addressed to us by Mr. D. Dunkelman, President of the Company, and from other information which we have obtained, we summarize as follows:—

**BUSINESS AND MANAGEMENT:** Tip Top Tailors, Limited, has been organized in 1928 under the laws of the Dominion of Canada to acquire the business, undertaking, assets and goodwill of The Berger Tailoring Company, Limited, which Company was incorporated in 1910 by Mr. D. Dunkelman to engage in the manufacture and distribution of men's clothing. This Company does the largest made-to-measure clothing business in Canada, its product being distributed through its own stores now 34 in number, as well as through agencies all over Canada. The business was started 18 years ago with a capital of \$1,500, and during these years assets exceeding \$2,000,000 have been built up mainly through reinvestment of surplus earnings. The Company has one of the most efficient and up-to-date plants on the continent.

The present management, which has been largely responsible for the success of the business, will remain with the Company. The growth of the business is apparent from the fact that sales were \$2,520,289.40 in 1925; \$3,010,962.79 in 1926, and \$3,420,545.80 in 1927. A further expansion in sales is taking place in 1928, the sales for the first three months being well in excess of those for the corresponding period of 1927.

**ASSETS:** The fixed assets being acquired by the Company, including land, buildings and equipment, have been recently appraised by the Sterling Appraisal Company, Limited, and are carried on the Company's books, after depreciation, at \$928,686.68. Net tangible assets available for the preferred shares, as certified by Messrs. Price, Waterhouse & Co., Chartered Accountants, amounted to \$2,209,343.30. Current assets are certified at \$1,426,599.78, as against current liabilities of \$151,409.53, making a working capital ratio of over 9 to 1.

**EARNINGS:** The net earnings of the Company, after providing for adequate depreciation and federal income taxes at present rates, as certified by Messrs. Price, Waterhouse & Co., for the last three years were as follows:—

For the year ended December 31st, 1925.....	\$138,748.56
For the year ended December 31st, 1926.....	274,302.98
For the year ended December 31st, 1927.....	447,001.44

The net earnings for the year ended December 31st, 1927, amounted therefore, to over four times the total annual dividend requirements on the preferred shares. The balance of the earnings available for dividends on the common stock amounted to \$2.85 per share on the 120,000 shares of common stock to be now outstanding. Earnings for the current year, in the opinion of the management, should show a substantial growth over those for last year.

**SAFEGUARDS:** In addition to other important safeguards the charter provides that the Company shall not declare any dividend on the common stock if by so doing the net current assets would be reduced to less than \$1,000,000, or the net tangible assets to less than \$2,100,000.

**SINKING FUND:** The Company shall on the first day of April, 1929, and on the first day of April in each year thereafter, set apart as and for a sinking fund a sum equal to 10% of the net earnings as defined of the Company for the preceding fiscal year, available for payment of dividends on the common shares. Such sum shall be immediately applied by the Company in the purchase of preferred shares, if obtainable, at not exceeding \$105 per share, plus brokerage charges.

**CONVERSION PRIVILEGE:** The holders of preferred shares have the right from time to time up to but not after May 1st, 1933, to convert the fully paid preferred shares into fully paid common shares of the Company, without nominal or par value, on the basis of two common shares for each preferred share. Such right may be exercised by notice in writing given to the Company at its head office or to the Transfer Agent of the Company in Toronto. In the event of preferred shares being called for redemption, the holders thereof may nevertheless exercise this conversion privilege up to and including the day preceding the date specified in any notice as the date of redemption of preferred shares.

Provision is made against the dilution of the conversion privilege in the event of the issue of additional common shares.

These shares are offered for sale and delivery if, as and when issued and received by us and subject to the approval of all legal proceedings by W. Kaspar Fraser, Esq., of Fraser & Beatty, Toronto.

Application will be made in due course to list the preferred and common shares on the Toronto Stock Exchange.

Price: 100 and accrued dividend per share

A limited amount of common stock is available at \$31 per share.

**R. A. Daly & Co.**  
Limited

**Hanson Bros.**  
Incorporated





### FISCAL AGENT

The Bank of Montreal acts as fiscal agent on behalf of Governments, Municipalities and Corporations. This service includes the payment of Bonds, Coupons and Dividends. The Bank of Montreal is in constant touch with security markets at home and abroad.

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Established 1817  
Total Assets in excess of \$830,000,000



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Because we specialize in good bonds of all types, our offerings always furnish a broad choice—Governments, Municipals, Railroads, Public Utilities, Industrials, Foreigns. We shall be glad to help you make a suitable selection. A list of our current offerings will be sent you regularly upon request.

Write our nearest office.

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## CANADA PERMANENT BONDS

Have stood the greatest of all tests—the test of TIME.

For more than half a century they have been a favorite investment of many prudent and experienced investors.

In addition to being an unquestionable security, the Bonds offer special advantages. For example, they are issued as required by investors, for periods and in sums to suit the needs of each individual.

At present the rate obtainable on amounts invested in these Bonds is

**4 3/4 %**

per annum, payable half-yearly. Considering the yield basis on which other high-grade securities are selling and keeping in mind the decided trend towards lower rates, this is a very attractive rate of interest.

Please call or write for full particulars of the Bonds of Canada's premier mortgage corporation. They offer a splendid opportunity for the employment of idle funds.

### CANADA PERMANENT MORTGAGE CORPORATION

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### Merchants' and Employers' Guarantee and Accident Company

HEAD OFFICE: MONTREAL

President: J. H. FORTIER.

Managing Director: A. E. DAWSON.

### Canadian General Insurance Company

HEAD OFFICE: TORONTO

President: W. W. EVANS.

General Manager: A. E. DAWSON.

### Cities Service Co.

Earnings in 1927 Set New Record—Assets Exceed \$800,000,000

IN 1927 Cities Service Company had the most successful year in its history, reaching new high marks in both production and earnings, according to the eighteenth annual report just mailed to stockholders. Net earnings of the company and its subsidiaries were \$60,117,992, an increase of nearly 30 per cent. over earnings of \$46,306,907 in 1926. Total assets of the organization mounted in 1927 to \$809,036,357, as compared with \$663,128,487 in 1926. The balance sheet also shows \$29,485,184 cash on hand, as compared with \$24,505,843 at the close of the previous year. Total surplus and reserves amount to \$118,756,742, as against \$87,695,015 for 1926.

The report shows that in 1927 the public utility division of Cities Service Company marketed 1,300,000,000 kilowatt hours of electricity and 71,000,000 cubic feet of natural and manufactured gas. The petroleum division produced more than 28,000,000 barrels of oil.

The security-holders' list of the Cities Service organization increased from 300,000 to 350,000 in 1927, and according to the records, it now ranks as the second largest list of security holders in the world.

The consolidated net earnings for 1927 amounted to 9.44 per cent. on the total capitalization and funded debt of the company and its subsidiaries, as compared with 8.48 per cent. in 1926. The increase in net earnings for 1927 over the previous year was equivalent to 15 per cent. on the increase capitalization and funded debt. Current assets of \$103,229,002 are shown in the consolidated balance sheet, while current liabilities amount to \$50,296,142. This leaves a working capital of \$52,932,859 at the close of 1927, an increase of \$7,632,029 over working capital at the end of the previous year.

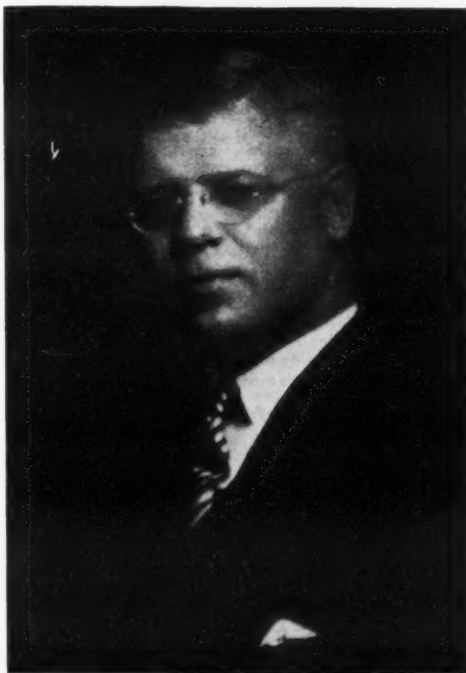
Although 1927 was the most unsatisfactory year that the American petroleum industry has experienced in the last decade, the Cities Service report shows that its oil producing subsidiaries enjoyed a highly prosperous year. Their output of petroleum in 1927 was more than double 1926 production and net earnings from oil operations were larger than ever before.

During the year the company also greatly expanded its natural gas system.

As previously reported, net earnings of Cities Service Company alone for 1927 were \$31,952,951, an increase of \$7,490,289 over 1926. These net earnings were equivalent to 12.58 times interest and discount on bonded indebtedness. After interest and other charges, there was available for stock and reserves \$29,412,831, or 4.32 times preferred stock dividend requirements. The report shows a balance of \$22,604,925 for common stock and reserves, which was equivalent to 27.34 per cent. on the average amount of common stock outstanding during the year.

### Soviet Ships Gold

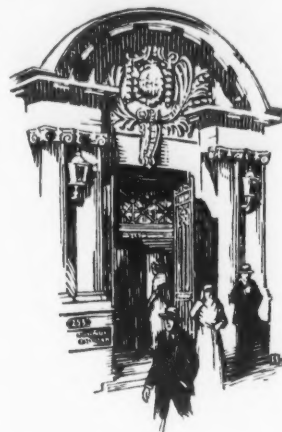
GOLD bars worth \$5,000,000 consigned to the Chase National Bank and the Equitable Trust Company by the Soviet Government of Russia arrived recently in New York. The bars bore the insignia of the Union of Socialist Soviet Russia, and is the first shipment of gold ever shipped to the United States by that Government.



A. T. THOM

Who has been appointed Managing Director of the Waterloo Manufacturing Co., Ltd., following the acquisition of the Company by the Playfair interests. Mr. Thom was formerly Managing Director of the Ontario Wind Engine and Pump Co., Toronto, and is a Past Chairman of the Toronto Branch, Canadian Manufacturers' Association.

—Photo by Ashley & Crippen.



## The Cost of Trust Company Services

THE advantages of employing a Corporate Executor at the present day are widely acknowledged. The uncertainties of life and the complexity of modern conditions combine to make it hazardous to appoint a private individual under a Will.

Yet in many minds these advantages are outweighed by the supposedly high charges made for their services by Trust Companies.

### Fixed by The Court

Fees for work done by Executors are subject to the regulation of the Law. The Court allows no more to a Trust Company than to a personal Executor. These fees vary according to the nature of the assets of the Estate and the amount of work done.

The long experience and security offered by the corporate executor are thus available to you at no extra expense.

Our Officers will be glad to discuss Estates and Trust Problems with you.

### The TORONTO GENERAL TRUSTS CORPORATION

"Canada's Oldest Trust Company"—Established in 1882

TORONTO  
MONTREAL  
OTTAWA

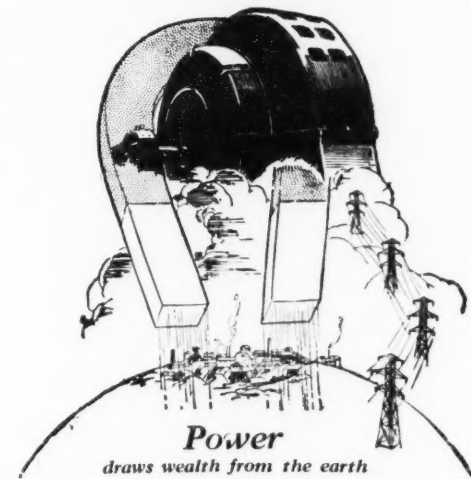


WINNIPEG  
SASKATOON  
VANCOUVER

### D.A.R. General Manager Now Vice-President

AT THE close of the annual meeting of the Dominion Atlantic Railway Company, it was announced by Grant Hall, President, that George M. Graham, General Manager of the line, had been elected Vice-President of the company, and that hereafter his title would be Vice-President and General Manager.

This action, Mr. Hall explained, had been taken in recognition of the efforts of Mr. Graham and his associates in the building up of an efficient and smoothly working transportation machine under somewhat unusual and trying conditions, and also to strengthen his hand in the handling of the various matters coming up from day to day in operating a property somewhat isolated from general headquarters.



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# SATURDAY NIGHT

## WOMEN'S SECTION



TORONTO, CANADA, APRIL 28, 1928

### What Sort of Gardener Are You?

By Grace Hunter

THOSE who look after the needs of the human organism are labelled according to their methods. Some emphasize pills, others pull and push refractory members, a third school seizes the knife to promote peace and prosperity within our borders. Gardeners also may be classified according to their mode of treating their plants.

There is the surgeon-gardener who believes in pruning. His motto is cut it down, don't spare the fruitless tree. Beneath his sickle falls the recalcitrant yellow rose, which shows indifference to his command to bloom. To this type of attack the bush can make no answer. Had the master studied the causes patiently, perhaps some other treatment would have been wiser. But he is obsessed with the virtues of cutting off offending members. Argument is wasted on him. Besides, there is something in the Spring air that spurs him to action—and it is easier to hack than to dig. Old wood and new wood indiscriminately feed his bonfire—fruit trees and shrubs alike shiver at his severity.

Transplanting is the besetting sin of another school of gardeners. Even peonies, which hate to be disturbed as much as the owner of a library, are hustled about with as little concern as if they were geraniums. Madame d'Arblay, famous as Fanny Burney, describes her husband's earnest but inexperienced attempts at gardening: "His greatest passion is for transplanting. Everything we possess he moves from one end of the garden to the other to produce better effects. Roses take place of jessamines, jessamines of honeysuckles and honeysuckles of lilies. 'Till they have all danced around us as far as the space allows; but whether the effect may not be a general mortality, summer only can determine."

Then there is the indulgent gardener, who loves his plants too well to keep them in bounds. Volunteers spring up in every corner of the perennial border; he can't bear to uproot them, excusing his laxness on the plea that they will add a dash of color. Self-sown annuals appear in the midst of the carefully planted beds, here an aster and there a lobelia. A sturdy tomato vine jumps up uninvited in the middle of the lettuce. What harm? It may prove to be an early variety! The gentle Addison was evidently from his own account a gardener of this sort. "My compositions in gardening are altogether after the Pindaric manner, and run into the beautiful wildness of Nature without affecting the nicer elegancies of art". He says himself he was looked upon as "a humorist in gardening"; there are, he says, "several acres about my house which I call my garden and which a skilful gardener would not know what to call."

Experience shows that discipline is as necessary in dealing with plants as with children. Chance seedlings generally are deficient in character; their tendency is to stray, to break bounds, to wander afield. Wayward vines soon learn the softness of the master. Impudently they go off on petting parties, twisting their tendrils round their staid neighbors.

The over-energetic gardener is usually a novice unused to Nature's speed limit. He won't wait to see which blade will grow and which will not. Anxious to begin, he determines to clean up. Here again Monsieur d'Arblay is a warning: "with great labor he had cleared a considerable compartment of weeds, and when it looked clean and well, he showed his work proudly to the gardener, the man said he had demolished an asparagus bed! M. D'A. protested, however, nothing could look more like 'des mauvaises herbes'!" Considering that it takes three years to get asparagus well started, one cannot wonder at the wrath of the gardener.

The amateur prides himself on his onslaughts on the flower beds, determined to keep every leaf in the place allotted to it in his scheme. The wise old worker allows more latitude; it may be that the one uprooted might better have been left for a time to shelter its fellows. One such



PORTRAIT OF THE ARTIST'S WIFE BY KENNETH FORBES  
A study of Honiton lace one hundred and fifty years old.

industrious interloper brought down on his head his Scotch helper's indignation. As picturesque as an Arab, with a handkerchief floating from the back of his hat to protect his neck from the hot sun, this dour disciple of Adam pointed out his error to him. The Master had helped, as he thought, by pulling up some weeds his critical eye discerned in the rows of peas. These he was informed with unconcealed scorn had been left purposely to protect the peas till they could stand alone.

There is also the "research" gardener who is not content to learn from the experience of others. His forte is experimenting, not in new fields, but in defiance of well-established plant procedure. He insists on having sweet peas close to his house. Why should they prefer a position where the wind plays through them? Aphides he is still a stranger to, and the mighty havoc wrought by these tiny insects, the beneficial influence of the breezes in blowing off these pests he is ignorant of. Instead of carrying on investigations from the point reached by the work of others, this type of beginner thinks originality consists

in doing things differently. Some years ago the Government tried to secure as lecturer the services of a farmer who had had conspicuous success in raising tomatoes. He refused bluntly with the comment that he was not going to tell others what it had taken him a life-time to learn. This was his mistake—he could have told all he knew without endangering his own profits, because only experience would show others how to apply his methods. Presenting a bride with a cook-book is not sufficient to ensure good meals.

Perhaps the most provoking person is the armchair expert who has read all the Bailey books, though he has never planted even a row of beans. Bad enough is he who can't conceive the backaches involved in a bed of onions. But far worse is the city man who has studied all the Experimental Farm bulletins, and knows how many bushels of potatoes you should get from planting a bag. No use trying to explain to this Solomon about dry weather—"hill 'em" is his reply. Potato bugs? "Kill 'em" is his cryptic consolation. Broadcasting this wisdom from

the shade of the veranda, he never offers to wield a hoe. Instead, he proffers the latest thing in insecticides with the advice to put it on. If pests were so easily routed, the hired man might also take his ease.

This city man imports with him to his country seat a system of accounting to impose on his employee. Efficiency, he asserts, is what the farmer lacks. Why doesn't he organize and systematize? This analogy is as fallacious as comparing the routine of his stenographer with the varied duties of his wife. The parts waiting to be assembled in a factory stand still until they are moved. Nothing stands still in Nature. And so you needn't rage when you find your man planting cabbage when you are sure he ought to be cutting the asparagus for the market. All things work together in our feverish climate; the city man does not realize this relentless habit of Nature. On she goes whether you are ready or not. The farmer can't detain her; he can only according to his judgment catch up here a little and there a little, in order not to be outdistanced altogether by this implacable dame.

This city man still believes in the tale of Jack and the Beanstalk. He expects results at the week end. He buys a place as bare of shade as a baseball field, and then tries to force Nature. Impatiently he transplants full grown trees. Sometimes this succeeds, but occasionally the trees don't like their new habitat. Instead of continuing to grow, "they just stand there aching", as an old gardener said, surveying a discontented maple. Yearly this rebel puts forth a few leaves, but no new branches. It refuses to accept its lot in life.

Birnam Wood may be moved by modern methods but the result lacks spontaneity. Personally conducting a grove is not Nature's way. Our ancestors were content to plant for posterity, but now the purchaser of an estate expects to find not only the house but the land fully furnished in the latest fashion. Just now we seem to strive for natural effects; few of us admire shrubs cut to represent roosters. Steele pokes fun in his essays at the fantastic designs found in the gardens of his day, pretending he can supply on order "a lavender pig with sage growing in his belly". He deprecates this wasted energy in these words:

"Simple nature's hand, with nobler grace  
Diffuses artless beauties o'er the place".

Fortunately, the expense involved in over-ornamentation prevents most of us in our doings, and compels us to respect Nature's models.

### The Little Black Boy

My mother bore me in the southern wild,  
And I am black, but O, my soul is white!  
White as an angel is the English child,  
But I am black, as if bereaved of light.

My mother taught me underneath a tree,  
And, sitting down before the heat of day,  
She took me on her lap and kissed me,  
And, pointing to the East, began to say:

"Look at the rising sun, there God does live,  
And gives His light, and gives His heat away,  
And flowers and trees and beasts and men receive  
Comfort in morning, joy in the noonday.

"And we are put on earth a little space,  
That we may learn to bear the beams of love;  
And these black bodies and this sunburnt face  
Are but a cloud, and like a shady grove."

Thus did my mother say, and kissed me,  
And thus I say to little English boy:  
When I from black and he from white cloud free,  
And round the tent of God like lambs we joy,

I'll shade him from the heat till he can bear  
To lean in joy upon our Father's knee;  
And then I'll stand and stroke his silver hair,  
And be like him, and he will then love me.

William Blake (1757-1827).



MRS. J. S. MARTIN  
Wife of the Hon. J. S. Martin, of the Ontario Legislature.  
—Photo by Charles Ayell.



MRS. E. K. WILLIAMS, OF WINNIPEG  
With her son, Rowland Kenneth Williams.



MRS. G. S. HENRY  
Wife of the Hon. George S. Henry of the Ontario Legislature.  
—Photo by Charles Ayell.



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## The Onlooker in LONDON

### A Loss to the Government

IT IS the participation of men like Lord Cave in the public life of the country which differentiates the English political system from that of many other countries. Lord Cave had no personal end to serve; he was not at all ambitious, but he felt it his duty to take part in public affairs, and happily there are many men like him to be found in all British parties. He was a good all-round man with great personal qualities. He was a sound, but not a great lawyer, a good, but not a great debater, a careful adminis-

trator, but hardly, perhaps, a great organizer. Yet, the sum total of these political virtues brought him ahead of men who may perhaps have possessed one or other of these virtues in a higher degree. He had a charming personality and he went through one of the stormiest periods in our political history without coming into violent controversy with any opponent and without making a single personal enemy. The direct loss to the Government is considerable, but the indirect loss is very serious. The elevation of Sir Douglas Hogg to the Woolsack weakens seriously an already weakened Treasury Bench.



KENYA WEDDING

The wedding of Lady Elizabeth Byng, elder daughter of the Earl of Strafford, and grandniece of Viscount Byng of Vimy, to Mr. Michael Lafone, son of Major and Mrs. Lafone, was celebrated in All Saints Church, Nairobi. This photograph of the bride and bridegroom was taken after the ceremony.

Great Seal, which has been the greatest emblem of authority, except the Crown, in this country for many a century, and is never allowed to go out of the country. As Lord Chancellor he holds the only judicial position which has any political significance, for not only is he a member of the Cabinet, but he presides over the House of Lords and, unlike the Speaker of the Commons, is entitled to engage in controversy.

A Pilgrimage to Gallipoli  
A SECOND and final pilgrimage to Gallipoli is now being arranged by the St. Barnabas Pilgrimage, and will take place at the end of August, a time of year when the climatic conditions on the peninsula are at their best. Macedonia is to be included in the itinerary and, while the boat stays at Salonika, the pilgrimage is going up to Doiran, on the Serbian frontier. It will visit there the largest military cemetery in Macedonia and see the Memorial to the Missing which has been placed on the summit of one of the hills overlooking the beautiful Lake Doiran, on the far side of which is the frontier. Before returning to the boat the pilgrims will go to the valley of the Struma, the first Bulgarian line of 1917. Visits will be paid to Skyrros and to Lemnos, and then the boat will turn to Gallipoli. It is hoped that the Memorial Service will be held either at Anzac or at Sulva. Many of the pilgrims who have this month signified their intention of joining the pilgrimage were present in September, 1926, at the wonderful Memorial Service held at the Memorial to the Missing at Cape Helles, the foot of the Gallipoli peninsula. Helles will again be visited, and the three landings at Gallipoli, all to practically uninhabited areas, will be made by means of small boats. Visits to specified graves are guaranteed, provided that the location is officially verified beforehand. Lectures will be given on board by authorities on the countries through which the pilgrimage passes, and many places of outstanding interest will be visited. The pilgrimage affords an opportunity of reaching districts which are almost impossible of access to the ordinary traveller, and gives to the relatives of those who died the privilege of seeing the places where they rest.

### Debating Weakness

INDEED, the Treasury Bench is left without a first-class debater save Mr. Winston Churchill, and the Chancellor of the Exchequer cannot be expected to take part regularly in the wordy battle. The Prime Minister can make an admirable set speech, but he is a bad hand at winding up a debate or dealing with some matter which has sprung up unexpectedly. Moreover, he is at his best when he is not talking about politics at all, and, if and when, he retires from Parliament, we may hope that like Lord Rosebery he will continue to charm us with delightful addresses on general subjects. Sir William Joynson Hicks can frequently make a good debating speech, and so, too, can Mr. Bridgeman. But in the case of the First Lord of the Admiralty the effect is frequently marred by an ineffective delivery. Sir Douglas Hogg was a first-class debater, quick, suave, and pungent. His legal training enabled him always to stick to the point he wished to make. He would deal effectively with interruptions, but having disposed of the interrupter, he would instantly resume the thread of his argument. It is fortunate for the Treasury Bench that if it is weak in debate, the other Parties are not in much better case. In fact, Mr. Lloyd George is the only real debater to be found among the Opposition Parties, and when he is roused he can be as lively and audacious as ever he was in the days of his prime.

### A Popular Lord Chancellor

TO be added to the brilliant roll of Lord Chancellors of England at the comparatively early age of 55 and after only six years of Parliamentary service is something of which Sir Douglas Hogg has every reason to be proud. There was never a more popular Law Officer in the House; always approachable, always courteous to members of the Opposition as to his own Party. If only party considerations had to be served he would have remained at Mr. Baldwin's side, but Sir Douglas Hogg has always been a lawyer first and a politician afterwards and no one can blame him for accepting the Lord Chancellorship—the

### Prince Henry's New Titles

THE titles which the King has conferred on Prince Henry, on the eve of his twenty-eighth birthday, conform to the rule observed by George III., and his successors, that in Royal Creations a title from each of the three kingdoms is to be included. Each of the three is full of the glamour of history and of romance. The Barony of Culloden was one of the titles inherited by H.R.H. the late Duke of

(Continued on Page 43)



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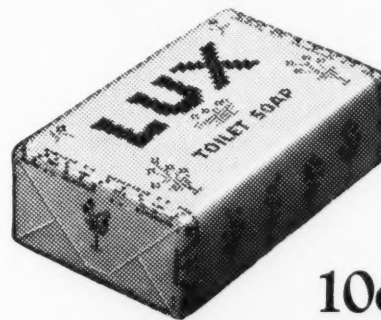
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If you would like any further information, there is a copy of a booklet which is given free at every Laura Secord Candy Shop, that tells all about this splendid contest or you may get it by mail from the Contest Committee at 11 Leader Lane, Toronto, or 507 Viger Avenue, Montreal.

The judges are: Mr. Gregory Clark of The Toronto Star Weekly; Dr. George Locke, Chief Librarian of the Public Library, Toronto; Mr. Aegidius Fauteux, Librarian of St. Sulpice Library, Montreal; Mr. Adjutor Savard, Foreign Editor of La Patrie, Montreal.

Start your essay to-day.  
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Even a fool when he holdeth his peace is counted wise; and he that shutteth his lips is esteemed a man of understanding.—The Proverbs.

## CAT FIVE O'CLOCK

with  
Jean Graham



TORONTO is regarded as a hospitable town. Its very name of Indian origin indicates a place of meeting. We are told that it was sold in 1787 by Mississauga Indians to the Crown for eighty-five dollars. Nevertheless, there is nothing cheap about Toronto—as was proved by its lavish welcome to Mrs. Lindbergh, mother of the flying hero.

"The poor dear," said Margaret, as we read of Mrs. Lindbergh's departing message of thanks, "I don't believe she'll want to come back in a hurry."

When I exhibited signs of curiosity,

that human beings are divided into Christians, scientists and infidels, and left us to imagine the place of Charles Darwin in this classification. He shocked our young souls by asking:

"How would you like to have a monkey for a grandfather? That is what Darwin would give you." We properly resented this attitude on the part of Charles Darwin and decided that so unkind a man could hardly be a Christian. It was the same superintendent who told us one day that there are four kinds of life:—animal, vegetable, mineral and eternal.



MRS. MAURICE ELTON YOUNG  
Who before her marriage on April twentieth, in the Church of St. James the Less, Scarborough, N.Y., was Miss Margaret T. Mack, of Park Avenue, New York, daughter of the late Mr. Franklin David Mack. Mr. Young is the nephew of Mr. Homer L. Gibson, of Toronto.

Margaret said: "Did you go to any of the luncheons or teas or other festivities?"

"I did not," I answered in Hibernian fashion. "Experience has taught me that a one-hour address from the welcoming authorities does not conduce to comfort."

"One hour," echoed Margaret. "It was worse than that. I bowed my head in grief as those local orators went on and on. By the way, is there a feminine form for the word orator?"

"I should think it would be oratrix. I'd love to be an oratrix. It's a beautiful word."

"Well, whatever they are, those women speakers who nearly swept Mrs. Lindbergh away on their floor of oratory ought to be penalized."

"They ought to be condemned to read six of the best-selling modern novels. That would keep them quiet for a while."

"It isn't fair to invite a foreigner to visit us and then almost talk her to death. It might be the proper treatment for an enemy, but it isn't fair to treat a nice woman in that way. Mrs. Lindbergh is one of the most charming guests we have had—modest, graceful, and gifted with a sense of humour. She is an excellent speaker, and if those who welcomed her had only shown as good sense as she displayed, the speeches of welcome would have been worth hearing. As it is, I'm sure she carries away the impression that our clubs are managed by bores."

"You seem to have had a lovely time," I interjected, in a perfectly friendly way.

"You," said Margaret with scorn, "are a miserable coward. You knew perfectly well that those women would talk for ages, and so you stayed home."

"In which case I showed myself a woman of great wisdom. In the meantime, Margaret, I am going to apply for a license as oratrix."

IT IS a saddening feature of modern controversy that so much of it centres about theological subjects. The ordinary citizen is quite unable to understand why the Book of Jonah and other prophetic works should arouse their interpreters to bitter conflict. Yet thousands of good and well-meaning citizens were agitated for weeks during the trial of a Tennessee professor who was accused of the horrible crime of teaching evolution:—and, no doubt, many of the contestants could not define evolution. When I was a small person, I remember attending a Sunday-School in a small town, where the superintendent was a sworn foe of Darwinism. He informed the surprised youngsters one Sunday

I was reminded of this superintendent the other day when I heard a story concerning a gathering recently held in an Ontario city, when various Baptist brethren expressed their views on the teachings of McMaster University. A fundamentalist (in Texas they would call him a fundamentalist) arose and declared: "Never would I send a child of mine to McMaster University—it is a place of evil doctrine." Gathering energy he announced:—"Rather than send a child of mine to McMaster University, I would—I would," (here he paused to consider an awful alternative) "I would go to church in my underwear." There was a horrified silence. Then a modernist brother arose:

"Mr. Chairman," he said, "I move that the degree of B. V. D. be conferred on this speaker."

AMONG the changing social conditions we may notice the passing of the maiden aunt. She has almost completely disappeared—as we once knew her. The voice of a man was heard in bitter complaint the other day.

"I really don't know what the world is coming to. My wife has two sisters:—one is teaching in a High School, getting two thousand dollars a year, the other is a trained nurse. Now, lately, when our small daughter had a bad case of flu, we wrote for Amy, the trained nurse, to come on and help us. Do you think she came? Not on your life. She was on a very special case and could not leave. When we asked Dorothy, the teacher, if she couldn't get off for a few days, she said it simply couldn't be done—and sent the kid a book. Now, I remember when I was a youngster, my mother's three unmarried sisters were always on hand in case of sickness. Finally, we were obliged to have a nurse."

"Would you have paid Amy?" I asked with the impertinence of an old friend.

"Paid!" He looked bewildered, as if I had thrown a brick at him. "Of course I shouldn't. Why, Amy would have been insulted."

"One is seldom insulted by payment for services rendered—and Amy gets more than thirty-five dollars a week. As for Dorothy, her first obligation is to the school trustees. You wouldn't expect a man to give up his professional work to nurse a sick niece."

"Of course not. But that's different."

"Not at all. The modern woman must take her position seriously if she is going to make a success of business. Family ties are secondary."

"It all sounds very cold-blooded," said the man in dejected fashion. "Women don't seem to have any heart nowadays."

As a matter of fact, the modern

woman has just as much heart as the world requires, and she has a comforting amount of common-sense. The old-time maiden aunt who was at the beck and call of her married sisters and brothers has gone—and is probably earning a good income of her own, and enjoying an overdue good time.

## June Comes By

June comes by with her wreath of roses,

Over the water and over the land; Sweet-flag blooms where the river dozes;

White foam curls on the sunny sand;

Swarming life on the shingle leaping,

Sea-grass bowing on high, blown dunes,

Gull wings, white on the azure, sweeping—

Where is there weather so sweet as June's?

June comes by with her censor swinging,

Sweet of the marshes and salt of the sea;

Birds unseen in the beach-pluns singing,

White clouds heaped where winds blow free.

Oh, the blue of the world of water! Oh, the blue of the boundless sky!

Who knows June who has never sought her

Here on the cape as she dances by?

June comes by like a lovely maiden. Slender and merry and seventeen;

Bayberry thickets with treasure laden,

Cranberry tangles of glossy green

Flying sail and a fleet of dories

Dancing light to the wind's gay tune,

All the year tells the loveliest stories,

But where is a story so sweet as June's?

—Robert Emmet Ward.



## The Wedding Invitations

Must Be Just Thus and So

TRADITION allows no trespassers here—no young originals may take liberties with wedding invitations. Wording according to established form . . . white vellum paper . . . double set of envelopes . . . engraving above reproach. The Stationery Department will be pleased to submit for your consideration samples of script, old English and other fashionable lettering. And to quote prices for you on large or small quantities. Or to discuss announcements if it's a case of "none but immediate family" at the wedding.

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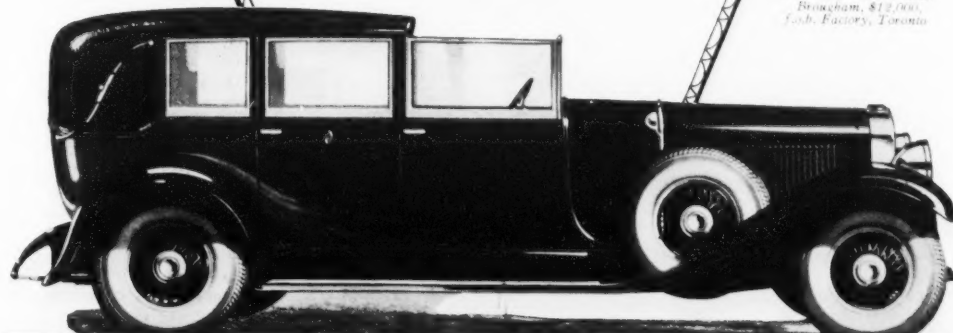
By virtue of established efficiency and by reason of simple, conservative beauty and exquisite refinements which definitely register good taste, Stearns-Knight has earned a prominent place among the world's finest motor cars.

A wealth of beauty—a richness of interior appointment—luxurious comfort—superlative performance, the Stearns-Knight offers to an unequalled degree. Produced in limited quantities, it provides high individuality in motor-car transportation for those who command the finest. An interesting variety of body styles is currently available.

Closed car prices on six- and eight-cylinder models range from \$4,675 to \$12,000, f.o.b. Factory, Toronto. Taxes extra.

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Custom-Built  
7-Passenger All-Weather  
Brougham, \$12,000,  
f.o.b. Factory, Toronto



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MOTOR CARS OF QUALITY



## ECHOES of FRAGRANCE

*Pavots d'Argent*  
SILVER POPPIES

*Le Jade*      *Fleurs d'Amour*

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**DELIGHTFUL** in appearance, with all the soft comfort of silk, "LUVISCA" is the very material for Pyjamas and Dainty Lingerie. It wears and washes wonderfully well.

Ladies' Jumpers and Dresses, too, are delightful when made in "LUVISCA."

## "Luvisca"

for cosy Bedtime wear.

"Through the looking glass."

ALL LEADING DRAPERS AND STORES SELL "LUVISCA" (37-38 ins. wide), in latest shades and colourings, striped designs, plain shades and self-coloured check effects. Also "Luvisca" Garments ready-to-wear, in newest styles and designs.

If any difficulty in obtaining, write Mr. F. B. Foster, Room 409, 275 Craig Street West, Montreal.

White Teeth Deceive  
4 out of 5  
BECAUSE . . .  
Pyorrhea attacks  
the gums



SO many people think they are secure when teeth are gleaming white. But too often they are fooled.

Lurking behind clean teeth is the marauder that takes high toll in health from 4 persons out of 5 after forty, and thousands younger—dread Pyorrhea. It ignores the teeth and attacks the gums.

Take this precaution: See your dentist every six months. And start using the dentifrice that cleans teeth without the use of harsh abrasives and at the same

time helps keep the gums firm and healthy—the best safeguard against Pyorrhea.

Morning and night, every day, use Forhan's for the Gums. Massage your gums daily with this dentifrice, following directions in booklet that comes with tube. Then you provide the protection teeth and gums must have. At all druggists—in tubes, 35c and 60c.

Formula of R. J. Forhan, D.D.S.  
Forhan's Limited, Montreal

## Forhan's for the gums

MORE THAN A TOOTH PASTE . . . IT CHECKS PYORRHEA

## THE DRESSING TABLE

By Valerie



IT cannot be denied that the spectre which haunts most women is none other than Old Age. We dread the first wrinkle and are deadly afraid of white hairs. However, art comes to our rescue here and offers to remove or postpone the wrinkles and to restore the white hair to its original gold, brown or auburn. One thing is certain—the best way to invite Old Age is to begin to worry over its coming. In that wonderful production of "The Merchant of Venice" which Toronto was lately privileged to see, there was no more welcome character

But the worst will disappear and Old Time will beat a temporary retreat.

IN English fiction there is no more lovable heroine than Maggie Tulliver in George Eliot's "Mill on the Floss." She was not beautiful, and yet, Maggie had certain attractions of her own. Among them was a beautiful pair of arms—soft, white and fragrant. Every woman desires to have such arms and yet, as a modern adviser warns us, they are not easily attained. This authority says:

Do not forget that beautiful arms



LATEST FASHIONS FROM ABROAD  
Naginska, the famous model, wearing an ivory georgette evening gown with cherry taffeta.

than the frisky Gratiano—who seemed all jest until Antonio was in real danger—and then proved a sterling friend. When Antonio declares:—

"I hold the world, but as the world, Gratiano;

A stage where every man must play a part,

And mine a sad one."

We find Gratiano making the merry retort:—

"Let me play the Fool;

With mirth and laughter let old wrinkles come;

And let my liver rather heat with wine

Than my heart cool with mortifying groans."

After all, is not the gay Gratiano in the right? He warns Antonio that "they lose the world who buy it with much care." The world is always kind to those who regard it as a jest and who insist on laughing in the face of worry. It was a man who had a daily fight for health and comfort who wrote the lines—

"Life is over, life was gay,

We have come the primrose way."

So thought Robert Louis Stevenson, and I like that couplet even better than the famous Requiem.

If you wish to avoid the worst part of Old Age, laugh it off. Regard each birthday, not as a solemn milestone, but as a line in a comedy, which hastens to a smiling close.

Of course, if you laugh too much, you will invite those wrinkles around the eyes which mean merriment. They are not disfiguring wrinkles, however, and seldom suggest the approach of age. If you dislike them, you have but to resort to muscle oil and a certain wrinkle cream, and they will be banished altogether, for wrinkles are stubborn little creatures.

are one of the greatest beauty assets. Are you worried about yours, or your wrists? If so, you can do a lot to improve them.

Let us take your arms first; now what is wrong with them? Are they too fat or too thin? Do you suffer from what you call "gooseflesh"? Have you delicious dimples at your elbow, or is the elbow joint rather inclined to be bony and red? Are your arms and wrists supple? Supposing they are too thin, what can you do?

Wash your arms every evening in warm, soapy water, using olive oil soap, then rub in a good nourishing face cream. If you prefer almond oil, it is even better because it will help to keep your arms supple. The only objection is that oil is rather messy.

Then for your arms try this exercise. Stand straight, bring your clenched fists up to your shoulders, then shoot your arms straight up about your head, keep them there while you count five, then bring them down to your first position—with the fists at the shoulders. Do this regularly night and morning, and do it gently and evenly.

For fat arms you can only try massage without cream. If you are too fat, the best thing is to diet and practise a little self-restraint with all those rich and unwholesome luxuries you find rather tempting, as they are fattening, you know!

With regard to that worrying little blemish called "gooseflesh" I recommend a doctor. Gooseflesh usually comes from bad circulation, and a bad circulation may mean anaemia, or merely that you are a little run down. For external treatment you can massage your arms regularly. Always remember to massage towards your shoulders and do it quietly, deeply, regularly and slowly.

### Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

When you are massaging do not stand. Either lie quietly back in your deepest and most comfortable armchair or lie on your bed. Relax all over and then slowly and evenly set to work.

If you want to leave your cream thickly on your arms at night make yourself a thin, long, loose sleeve of nainsook and safety pin it on to the shoulder of your probably sleeveless nightie.

What are you to do if your arms are rough and red? Try rubbing them thoroughly with oatmeal or almond meal—vigorous rubbing, until they glow. At night rub in a good cream, or oil if you prefer it. Bathe well with hot water after rubbing, not before, and rub the cream in after washing.

To make your wrists supple, cream or oil them, massaging it well in.

## Correspondence

E. L.—Such a long way your letter has come from the shores of the Pacific. How I wish I could be beside you, on the top of a cedar-crowned hill, looking out over the sea which leads to Japan. However, even scenery will not make one entirely happy:—and you think you would know complete felicity if only your chestnut locks would become luxuriant again. You ask me what makes the hair come out:—and I can honestly assure you that I do not know. It is just sheer wilfulness, I believe, that makes the hair behave in such a perplexing fashion. It comes and settles in a soft down on the upper lip or on the cheeks, just where we do not want it. Then it refuses to remain on the head, where it is so greatly needed. I am sending you the prescription for a hair tonic which may help you—as it has many others. Be sure to use it every day for about a month before you come to any conclusion concerning it.

Adèle.—Here comes another inquirer regarding the hair. So you are anxious

Give to your complexion a charming, soft, youthful freshness. This delicate, refined touch of adorable beauty is yours to command thru

### GOURAUD'S ORIENTAL CREAM

Made in White - Flesh - Rachel  
Send 10c. for Trial Size  
Ferd. T. Houskins & Son,  
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Like  
The Breath  
of a  
thousand  
Sweet  
Flowers

The LATEST  
CREATION  
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It purifies—refines—imparts exquisite charm and subtle, lingering fragrance.

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# ASPIRIN

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**Physicians prescribe Aspirin;  
it does NOT affect the heart**

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**KING EDWARD HOTEL**  
**SUNDAY AFTERNOON MUSICAL**  
 During the Tea Hour on the Parlor Floor, 4.30 to 6 p.m.  
**MARGUERITA NUTTALL, Soprano**  
 Main Dining Room, 6.30 to 8 p.m.  
 SYMPHONY ORCHESTRA—LUIGI ROMANELLI, Director.

**Away—Bad Skin!!**  
 Bring Your Good Skin Back Again



Spring complexion often shows a run-down condition and they are ugly to look upon. If your looking-glass reflects a face that has Pimples, Blackheads, Rash, Wrinkles, Brown Patches, Sallowness, Eruptions, Eczema, etc., your surest way of relief and restoration of a beautiful, fresh and youthful skin is to consult Hiscott Institute who have had over thirty years' experience in treating all kinds of non-infectious skin troubles. Write or call. CONSULTATION FREE.

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 Permanently Removed by Electrolysis.  
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No Pin Holes, No Marks, just perfectly lovely, like new.  
 Now is the time to have  
**RUGS, BLANKETS, PILLOWS, QUILTS**  
 Cleansed.  
 ORIENTALS RECEIVE OUR SPECIAL CARE.  
 Blankets and Rugs moth-proofed with Larvex.  
**NEW METHOD LAUNDRY**  
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 "We Know How."



"Believe me! You will always smoke Cerise once you have experienced their delightful Russian flavour"

**Cerise n° 2**  
**RUSSIAN CIGARETTES**  
 Made by Alexander Boguslavsky Ltd. (A Branch of Carreras Ltd.)  
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to have shining locks;—and your hair simply persists in being dull. There is no better treatment for dull hair than that to which our grandmothers resort—regular brushing for about ten minutes a day. Use a little brilliantine. The best way to apply it is to rub a little on the palm of the hand, then rub the brush on the hand and proceed to apply this "suspension" of oil to the hair. The old-time hair oil, which became justly unpopular, was a poor thing in comparison with the modern solidified brilliantine. Of course it has a faint perfume—lavender or violet preferred—but that makes it all the more welcome. Someone says that diet has something to do with the gloss on your hair;—that, if you eat ever so



**FOR THE DEBUTANTE**  
 An evening gown of flowered chiffon—the skirt plisse—with two long floating panels hanging from the shoulders.

many salads and drink ever so much orange juice, you will have brilliant locks. It is worth trying.

Wendy.—Where, oh where, is Peter Pan? I wish you had brought him, too, for this is a day Peter would love—just one or two baby clouds in the sky and sunshine made of pure gold. Now for your small woes! If you think that the unpleasant condition of your complexion is due to overeating, the remedy is simple. Do not take any drastic measures by way of starvation; but gradually give up the dishes that are rich and "disturbing." For instance you can give up that insidious "second helping", which often means extra weight and blemishes in the skin. You might try daily doses of yeast; but it would be well to consult the physician about it. Creams and lotions will do little towards restoring the complexion, so long as there is waste or poisonous matter in the system. I have sent you the names of several creams which have a cleansing and freshening effect. However, try the yeast first.

**Beauty Skin-Deep**  
 THE unnaturally slim woman will disappear for the reason that the brontosaurus vanished. Natural selection and the survival of the fittest. Thus has the oracle spoken, the oracle being in this case a well-known West End doctor.

War has been declared upon the woman who sacrifices her health to a vain search for beauty. It is not natural, says one doctor. A woman, he thinks, is not naturally slim. At any rate, says another, whether she is or not, it is extremely dangerous to indulge in over-dieting in order to become so. Such a course often means that she forgoes food which is really necessary to her. Especially does she injure her nerves. For nerves, like every other part of the body, need regular nourishment.

Woman is an "even more delicate creature than man," and therefore she must not play pranks with herself. After all, it is rather foolish to risk the permanent laming of one's health merely for the purpose of improving one's face or form for a time. Much the best and most natural thing is, of course, to lead as active and outdoor a life as possible whether for the purpose of keeping one's looks or one's slimmess. And an equally important thing is expression. Several women I know have what would be called excellent features were they to appear on a happy or kindly face, but as it is they are never noticed—why? Because of their expression—it is dull, and it is unsympathetic, or it fails to be kindly, or it is even sour. And these are just the people who think most of their beauty and try to improve or preserve it.

External appliances—cosmetics, rouge, of which, by the way, there are 650 different kinds—have their value. They are useful, but they are not the essential. Some of them are even dangerous; mercury is put in them and that though temporarily it may have effect will injure the complexion in the end. Especially are fortunes made in New York by the sale of preparations which simply fool those who buy them into the belief that they have some intrinsic value. Far from

this being really the case they are merely quack mixtures sold for a hundred times their worth.

Proper healthy food is much the best means of keeping a good complexion. And of this, fruit is a most important element. Reasonable care should be taken in the choice of soaps. Some skin will not stand any if frequently applied. For such people a Turkish bath once a fortnight or once a month is both pleasant and valuable as a means of keeping the complexion clear and the body slim.


After all, it is much more pleasant and reasonable to do this sort of everyday thing than to go about half-starved, or even to bathe, like Nero's wife, in asses' milk.

"A house without a garden is only a temporary home."



**Mothers!**  
 With Bunny-Foot shoes you're free from care!  
 In every pair there's twice the wear.  
 The children are happy with comfy shoes,  
 Bunny-Foot Shoes are the shoes to choose!

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**BUNNY-FOOT**  
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**Children's Shoes**  
 In all styles and all sizes for infants and children.  
**C. TILLEY & SON, LIMITED**  
 Manufacturers of Famous Tilley Shoe Polishes.  
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THAT SMILE, so brief, has been captured by the camera and will endure for a lifetime. That youngster will live to smile back at his baby photograph and perhaps compare it with youngsters of his own.

Children grow up—but photographs don't. Keep records as they grow.

At our studio we have a special camera room for children where we can catch the most fleeting expressions

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Furthermore, should our customers desire to increase the number of pieces in the suite at any time, we are in a position to make extra chairs or pieces.

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**Announcements**  
BIRTHS - ENGAGEMENTS - MARRIAGES - DEATHS  
\$1.00 PER INSERTION  
All Notices must bear the Name and Address of the Sender

### ENGAGEMENTS

Miss Audrey Gallagher, daughter of Mr. and Mrs. J. H. Gallagher, of Brampton, Ontario, is engaged to Mr. Henry Howard Perry, of Montreal, son of Mrs. Perry and the late Dr. H. J. H. Perry, M.A., D.C.L., of Trinity College School, Port Hope. The wedding will take place on June 1st.

### MARRIAGES

Mr. and Mrs. Stephen James McKeon announce the marriage of their daughter, Monica Ann, to Mr. Vincent Charles Quarry, on Wednesday, the 25th of April 1928, London, Ontario.

The Amelia F. Sims Chapter, L.O.O.F. held a very successful Cinderella Dance on Saturday evening in the Pompeian Room of the King Edward Hotel, Toronto. The patronesses, Miss R. M. Church, Mrs. C. E. Burdon and Mrs. A. F. Rutter, assisted the Regent Mrs. H. G. Wooley in receiving the many guests. The Chapter presented each of the patronesses with a corsage of sweet peas and roses. The Pompeian Room and Lounge were beautifully decorated with palms, ferns and spring flowers and over three hundred were present. The convener in charge of the dance were Mrs. T. W. Watson, Miss Gladys Munro, and Miss Jessie Bredin.



Edith will be given to the Ontario Jockey Club meeting at the Woodbine, Toronto, this spring by the presence of the Governor-General of Canada and Viscountess Willingdon, who will arrive in Toronto from Ottawa on May 19, and will be the guests of the Lieutenant-Governor and Mrs. Ross at Government House, Rosedale.

Mr. George Beardsmore, M.P.H., entertained at a delightful tea at his residence, Chisleigh, Toronto, on Thursday afternoon of last week, and received his guests in the drawing-room, which were attractively decorated with quantities of roses. Mrs. H. J. Fisk, of Devon House, always her brother's gracious and charming assistant, received with Mr. Beardsmore, wearing a very smart French gown in black satin with black fox fur and a becoming hat, also in black, with a short veil. Bright hearth fires and many flowers added to the attractiveness of the beautiful rooms. The tea-table, done with spring flowers in a crystal and silver bowl, and pink shaded candles in silver holders, was presided over by Mrs. Torrance Beardsmore and Mrs. W. P. Fraser. The assistants were Mrs. A. E. Beck, Mrs. Huntley Christie, Mrs. T. A. McAvley, Miss Cecil Smith, Miss Margaret Giffin, Miss Jim Smith, and Miss Margaret Parker, and Mr. Torrance Beardsmore and Mr. H. J. Fisk were also present to look after the comfort and pleasure of the guests.

Those present included, Mrs. W. D. Ross, Miss Isabel Ross, Lady Kemp, Hon. Wallace Nesbitt, Mrs. Nesbitt, Colonel and Mrs. Norman Perry, Dr. and Mrs. Herbert Bruce, General A. H. Bell, Mrs. Bell, Hon. Mr. Justice Hodgins, Mrs. Hodgins, Mr. and Mrs. J. J. Cawthra, Sir John and Lady Aird, Colonel and Mrs. Sandford Smith, Mr. and Mrs. Campbell Reeves, Mr. and Mrs. Strathmore Hay, Mrs. D. A. Dunlop, Mr. and Mrs. G. G. Adam, Dr. and Mrs. D. King Smith, Sir Thomas and Lady White, Colonel and Mrs. J. B. MacLean, Mr. and Mrs. Huntley Christie, Sir Henry and Lady Pellatt, Mr. and Mrs. John McKee, Mr. and Mrs. R. S. McLaughlin, Colonel and Mrs. Ian Sinclair, Colonel and Mrs. Reginald Pellatt, General and Mrs. Victor Williams, Mr. and Mrs. A. C. Proctor, Mr. and Mrs. Angus Hamilton, Mr. and Mrs. Arthur King, Mr. Harris Ross, Mrs. Scott Griffin, Miss Margaret Griffin, Lady Richmond Brown, Mr. and Mrs. John Coulson, Mrs. Howard Ferguson, Mrs. J. J. Dixon, Mr. Gerald Larkin, Miss Jean Macpherson, Dean and Mrs. C. H. Mitchell, Mr. and Mrs. Gerald Greene, Mr. Malcolm Richardson, Miss Patty Richardson, Miss Winifred Cameron, Mr. and Mrs. Diaper Dobie, Mr. and Mrs. Carr-Harris, Professor and Mrs. J. C. McLennan, Mrs. Scott Murray, Miss Aimee Gundy, Mr. and Mrs. C. A. Magrath, Mr. and Mrs. R. I. Towers, Miss Towers, Mrs. Arthur Bernard, Mr. and Mrs. Hilton Tudhope, Mr. and Mrs. J. B. MacLeod, Mrs. H. A. Richardson, Mr. and Mrs. Boris Hambourg, Mr. and Mrs. W. R. Watkins, Mrs. F. N. G. Starr, Miss Mary Williams, Mrs. C. W. Rowley, Miss Miriam Rowley, Mr. and Mrs. Karl Haas, Mr. and Mrs. S. H. Logan, Mr. and Mrs. Andrew Hunter, Mr. and Mrs. D. B. Hanna, Colonel Hunter Ogilvie, Mrs. Ogilvie, Mrs. R. C. Matthews, Mr. and Mrs. Home Smith, Mr. Arnold Ivey, Mr. Alfred Beck, Mr. Duke West, Mr. and Mrs. Angus Macdonald, Mr. Ross Northcote, Colonel Arthur Kirkpatrick, Mr. and Mrs. Hugh Lumsden, Mr. and Mrs. Schuyler Shively, Mrs. Edmund Bristol, Mr. and Mrs. Adair Gibson, Major and Mrs. C. S. Nesworthy, Dr. and Mrs. Alfred Caulfield, Mr. and Mrs. John Osler, Mr. and Mrs. James Ince, Hon. W. H. Price, Mrs. Price, Dr. and Mrs. Charles Tompce, Miss Joan Arnold, Major and Mrs. Clifford Sifton, Hon. Arthur Meighen, Mrs. Meighen, Mr. and Mrs. W. P. R. Parker, Mr. and

Mrs. Wilmot Matthews, Mr. and Mrs. H. L. Plummer, Mr. and Mrs. H. D. Barnes, Colonel and Mrs. Victor Sifton, Mr. and Mrs. T. H. Wood, Mr. and Mrs. Geoffrey O'Brien, Hon. F. H. Phippen, Mrs. Phippen, Mr. and Mrs. Murray Fleming, Mr. and Mrs. Ernest Seltz, Mr. and Mrs. Percy Arnoldi, Colonel and Mrs. W. Kinzsmill, Mr. and Mrs. A. L. Ellsworth, Mr. and Mrs. George Cassels, Mr. and Mrs. Charles Innes, Mr. and Mrs. D. C. Rae, Mr. and Mrs. Donald Ross, Mr. and Mrs. John McCaul, Hon. and Mrs. Charles McCrae, Mr. Alex. Buntin, Dr. and Mrs. Harold Parsons, Mr. and Mrs. W. E. Rundle, Mr. and Mrs. F. K. Morrow, Sir Robert and Lady Falconer, Colonel and Mrs. A. E. Gooderham, General and Mrs. Elmsley, Mr. C. A. Rogers, Mr. and Mrs. H. S. Coulson, Mr. and Mrs. John Pearson, Miss Rosal Pilon, Mr. and Mrs. H. B. Johnston, Mr. and Mrs. M. A. Rawlinson.

Mrs. Elmsley, who has been a visitor in Toronto, guest of her sister, Mrs. Gordon Osler, is again in Montreal.

Mrs. John Ince, of Toronto, has been spending a few days in New York.

Mr. and Mrs. J. H. Gundy, of Toronto, and Miss Aimee Gundy left on April 26 for England to spend six weeks. Miss Iobel Ross, daughter of the Lieutenant-Governor of Ontario, accompanied Mr. and Mrs. Gundy.

Miss Katharine Clarke, of Toronto, entertained at a luncheon and bridge on Monday of this week in honor of the bride-elect, Miss Aimee Brewin.

Mrs. W. F. Eaton and Miss Ruth Eaton are again in Oakville after a sojourn in Atlantic City.

The marriage of Miss Margaret Kerr Parker, daughter of Mr. and Mrs. R. W. P. Parker, of Toronto, to Mr. Geoffrey Somers will take place on June 16th at "Ivorwood," Mr. and Mrs. Parker's summer home at Erindale.

Mrs. Walker Bell is again in Toronto from Aiken, South Carolina.

Miss Betsy Wadsworth, of Toronto, entertained at a luncheon and bridge on Thursday of last week in honor of Miss Aimee Brewin.

Mrs. A. E. Dymont, of Toronto, has been visiting in Montreal, guest of her daughter, Mrs. W. Landry.

Miss Edith Bauld, is again in Halifax after visiting Mrs. W. B. Anderson in St. John, N.B.

Miss Peggy Oxner, of Halifax, who has been visiting Miss Outerbridge in Bermuda, has returned home.

Mr. and Mrs. Charles E. Lee, of Toronto, announce the engagement of their daughter, Lesley Playfair, to Mr. H. P. Ross Webster, son of Dr. T. S. Webster and the late Mrs. Webster, the marriage to take place on Saturday, June 2nd, at St. Paul's Church, Bloor Street east.

Miss Tice Bastedo, of Toronto, is on a visit to her cousin, Mrs. Elliott-Baker, in Louisville, Kentucky.

Mrs. J. R. Kenny, of Halifax, recently sailed for England.

The marriage of Frances Marian, eldest daughter of Mr. and Mrs. William Livingstone Innes of Strathlyn, Simcoe, Ontario, to Mr. Thomas Harold Lincoln Gallagher, of Hamilton, son of Mr. and Mrs. T. L. Gallagher, of Toronto, which took place in Simcoe, on the 14th of April was a brilliant social event, and included among the guests

many well-known people from all over Canada and many from the United States. The ceremony took place in St. Paul's Presbyterian Church, Simcoe, beautifully decorated for the occasion and was conducted by the Rev. Canon Cody, of Toronto, assisted by Dr. Howard, Mr. Edward S. Gallagher acted as best man to his brother and the ushers were Mr. John Easson, Mr. John Innes, Mr. A. S. Auld and Mr. Miles O'Reilly. The bride, who was given away by her father, was a charming figure in her period gown of white satin with long lace skirt and close-fitting sleeves. The court train, which fell from the shoulders, was of lovely lace, and rose point from her mother's wedding gown formed the becoming cup from which fell the long broad veil of Brussels net over the train. The bridal bouquet was of pink roses, forget-me-nots and gypsophila. The attendants on the bride were Miss Charlotte Innes, sister of the bride as Maid of Honor, Miss Ethel Innes, young sister of the bride as Flower girl, and Miss Audrey Gallagher, Miss Helen Innes and Miss Eleanor Innes as bridesmaids. All were dressed alike in smart ecru lace gowns, with long sash and of blue moire ribbon, and carried bouquets of pink roses and forget-me-nots. Their hats were blue and their shoes of ecru crepe. Following the ceremony at the church Mr. and Mrs. Innes received with the bride and bridegroom at Strathlyn, where the exquisite decorations were pink, white and blue flowers, lavishly and tastefully placed. Mrs. Innes, the mother of the bride, was smart in an ensemble of grey moire, and Mrs. Gallagher was in grey and gold. Going away the bride wore an ensemble in blue and grey with her hat, shoes and bag to match. The honeymoon is being spent in Bermuda. The guests included from Hamilton, Mr. and Mrs. J. B. Bell, Miss Miriam Bell, Miss Elizabeth Counsell, Mr. William Hendrie, Mrs. James White, Mr. and Mrs. W. R. Dryman, Mr. and Mrs. Bruce Griffith, Mr. and Mrs. Ralph MacKay, Mr. and Mrs. A. E. Crichton, Mr. and Mrs. Fred Hatch, Mr. and Mrs. P. E. Innes, Mr. and Mrs. R. L. Innes, Mr. and Mrs. Peter McCulloch, Mr. Douglas Scott, from Toronto, Mr. and Mrs. Max Haas, Mr. and Mrs. John Jennings, Miss Jean Jennings, Miss Betty Southam, Mr. and Mrs. Reginald Lockhart, Mr. Euston Panton, Mr. and Mrs. Percy Henderson, Mr. and Mrs. R. S. Harling, Canon Cody, Mr. and Mrs. Philip Bartlett, Mr. and Mrs. Clarke Ashworth, Mrs. Adams, Miss Adams, Mr. and Mrs. Erle Lowndes, Mr. and Mrs. William MacKenzie, Mr. and Mrs. George Ross, Mr. and Mrs. R. Southern Jr., Montreal; Mr. and Mrs. Ronald McMurrich, Gananoque, Mr. and Mrs. Frank Kerr, Peterborough, Mr. and Mrs. William Lyall, Westmount, Mr. and Mrs. Harold Smith, London, Ontario, Mr. and Mrs. A. C. Thorburn, Niagara Falls, Ontario.

Miss Lucy Ashworth, of Roxborough Street East, Toronto, entertained at tea on Sunday for the bride-elect, Miss Aimee Brewin.

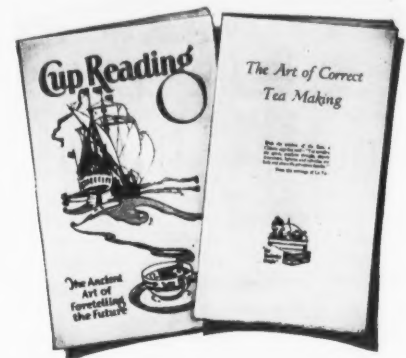
Mrs. William Mulock, of Toronto, and her daughter, Miss Margaret Mulock, are sojourning in Atlantic City.

Mrs. Edmund Boyd is again in Toronto from Winnipeg, where she was the guest of her brother, Mr. Osler.

Mrs. K. R. Marshall and her son are again in Toronto after a tour abroad.

Mrs. Burton Holland, of Toronto, is a visitor in Ottawa, guest of Mrs. H. C. Osborne.

Mrs. Christopher Baines, and her daughter, Mrs. F. C. Clarkson, are at Preston Springs.



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THE GALLAGHER-INNES WEDDING AT SIMCOE, ONTARIO

Miss Frances Marian Innes, eldest daughter of Mr. and Mrs. William Livingstone Innes, of Strathlyn, Simcoe, and her bridal attendants. The bride attendants were, Miss Charlotte Innes, sister of the bride, Maid of Honor; Miss Audrey Gallagher, Miss Helen Innes and Miss Eleanor Innes were bridesmaids. They were dressed alike in ecru lace with blue moire bows, blue hats, ecru crepe satin shoes and carried pink roses and blue forget-me-nots. The little flower girl was Ethel Innes, sister of the bride, and wore pink with bouquet of roses and forget-me-nots. —Photo by E. S. B. Moore, Simcoe.





Col. Baptist Johnson, of Toronto, sojourning at Belmont Manor, Bermuda, entertained at dinner Tuesday, April 17th, His Honor the Chief Justice of Bermuda and Mrs. S. O. Rowan-Hamilton, General and Mrs. Donald Hogarth, of Port Arthur, Ontario, Mr. F. Barry Hayes, Mr. and Mrs. C. A. Moos, of Toronto, Mr. and Mrs. Lloyd Jones of Newport, New York, Mrs. Carr Thomas of New York, Major T. W. Anderson of Montreal, Mr. Hans Rowan-Hamilton of London, England, and Mr. Charles Hayes of Toronto. Dancing and social activities followed dinner at nine p.m.

The marriage of Miss Annette Woodburn Osborne, daughter of Col. and

Mr. and Mrs. Blomfield, Miss Blomfield, Capt. and Mrs. M. A. Drury, Major and Mrs. W. L. Rawlinson, Miss Phyllis Armour, Miss Lillian Crowther, Major and Mrs. J. H. Bennett, Capt. W. B. Locke, Capt. R. L. Dinsmore, Major and Mrs. W. H. Clarkson, Miss Helen Fraser, Lieut. D. G. Gibson, Mrs. Willard Malone, Capt. and Mrs. L. C. Russell, Lieut. and Mrs. A. F. Spencer, Major V. W. Price, Lieut. J. W. G. Thompson, Major Guy Whittaker, Mrs. Whittaker, Miss Alida Starr, Major and Mrs. H. N. Gzowski, Miss Elsie Johnson, Mr. and Mrs. W. J. Hoford, Capt. A. de L. Panet, Lieut. W. E. Gillespie, Mrs. C. O. Cameron, Capt. R. Merrick, Miss I. Wright and Capt. Reginald Lockhart.



MRS. ROBERT GELLETTLEY, OF VANCOUVER  
Numbered among the western city's charming hostesses, and prominent in golfing circles, is the wife of Mr. Robert Gellertley.  
—Photo by Miss de Lanti-Steffens-Colmar.

Mrs. Ewart Osborne, formerly of Toronto, to Mr. George Fawcett, son of Mr. G. Bernard Fawcett, took place on Saturday of last week at Seal, Sevenoaks, Kent, England. The bride, who was given away by her father, was charming in a handsome gown of Indian crepe, cut on simple lines, with long tulle train, her veil held at the sides of her head with clusters of orange blossoms. She was attended by her sister, Miss Gwyneth Osborne, as maid of honor. The bridesmaids were Elizabeth Osborne, a sister; Miss Phyllis Fawcett, sister of the bridegroom, and Miss Evelyn Darling, daughter of Col. and Mrs. Warren Darling of Toronto. They wore smart frocks of mauve georgette trimmed with silver, with silver slippers. The best man was the bridegroom's brother. Another brother was one of the ushers. The reception afterward was held at the Wilderness Club. The honeymoon will be spent in Dinard, France, and Mr. and Mrs. Fawcett will live in Cheltenham, England. Guests at the wedding included the bride's mother, Mrs. Ewart Osborne, Mrs. J. K. Osborne, Mrs. Walter Barwick and her two grandchildren, and the Misses Burton Holland.

The marriage of Miss Marjorie St. George Wilkie, daughter of Mr. George Wilkie, K.C., and Mrs. Wilkie, Russell Hill Road, Toronto, to Mr. Bertram Roden, son of Mr. and Mrs. Frank Roden, Clarendon Crescent, Toronto, will take place at the residence of the bride's parents at 12.30 a.m. on Wednesday of this week.

Mrs. C. B. Waagen, of Ottawa, daughter of Lady Hickson, of Montreal, has been a visitor in Toronto.

Mr. and Mrs. A. E. Gilverson, of Toronto, are at the Marlborough-Blenheim, Atlantic City.

About one hundred and fifty guests attended the successful dance given by the Garrison Badminton Club at the Armories, Queen's Park Avenue, Toronto, on Friday night of last week. Mrs. Bell, wife of General A. H. Bell, Mrs. Herbert Beard and Mrs. Russell Lock received the guests. Mrs. Bell in pearl embroidered white satin and silver slippers; Mrs. Beard in coral georgette with silver slippers; and Mrs. Russell Lock in pale pink georgette and diamonds. Each carried a bouquet of exquisite roses, the gift of the club. Spring flowers and tall yellow candles adorned the inviting supper table in the Queen's Own Mess. Those present included: General A. H. Bell, Col. and Mrs. J. L. R. Parsons, Col. W. A. McCrimmon, Col. J. E. Renaud, Mrs. Renaud, Capt. C. E. French, Capt. C. S. McKee, Lieut. J. Harvey Westron, Lieut.-Col. and Mrs. Norman Alexander, Miss B. Clarkson, Capt. G. H. Unghart, Major and Mrs. E. V. McKague, Capt. J. O. Carruthers, Major and Mrs. R. P. Locke, Mr. and Mrs. F. C. Carter, Mr. and Mrs. J. Lawson, Capt. and Mrs. H. J. Beard, Capt. W. W. Forsythe, Mrs. Barrington, Lieut.-Col. and Mrs. C. J. Ingles, Major and Mrs. W. Bate, Major and Mrs. N. Sharpe, Mr. and Mrs. Bothwell, Mr. and Mrs. McCordick, Capt. R. H. Gale, Mrs. Gale, Lieut. L. E. Cameron, Miss A. S. Galt, Madame Panet, Mr. de L. Panet, Capt. and Mrs. Elson Johnson, Major T. B. Hampton,

The engagement is announced in Toronto of Miss Harriet Maud Broughall, daughter of the late Mr. George Broughall and Mrs. Broughall, to Mr. William Selwyn Hargraff, son of Mr. and Mrs. W. H. Hargraff.

The marriage took place at St. Andrew's Presbyterian Church, Victoria, B.C., on April 11, at noon, of Ruth, fourth daughter of the late Sir Richard McBride, former Premier of British Columbia, and Lady McBride of Victoria, to Mr. William Maurice Carmichael, son of Mr. and Mrs. Herbert Carmichael, of Oak Bay, B.C. The wedding was a quiet one owing to the recent illness of Lady McBride. The ceremony was performed by the Rev. H. P. S. Luttrell, and the bride was given away by her brother-in-law, Dr. John H. Moore. She was beautifully robed in white chiffon velvet, made without a train, the tulle veil falling in folds over the velvet from beneath a silver hair-bandeau caught over each ear with a cluster of orange blossoms. She carried a sheaf of Easter lilies. The only attendant was Miss Anna McBride, sister of the bride, who wore beige georgette, the gown having a full, closely-pleated skirt falling from the slim bodice. She wore a picture hat of beige mohair trimmed with ribbon and carried a bouquet of butterfly roses and blue iris. Capt. Macgregor Macintosh acted as best man to the bridegroom. After the ceremony a reception for intimate family friends only was held at the residence of Lady McBride. Later Mr. and Mrs. Carmichael left for Vancouver and other points, the bride travelling in a smart gown of wallflower chiffon georgette made in the latest two-piece effect with closely-pleated skirt. A hat of Balibunt straw in the same shade and a coat of fawn broadcloth with collar of sable completed her travelling costume. Mr. and Mrs. Carmichael will make their home in Victoria.

Sir Richard Lake, of Victoria, Lady Drummond, Mrs. C. B. Waagen, of Ottawa, and Mrs. L. P. D. Tilley, of Saint John, N.B., were among those who attended the Ontario Red Cross banquet held in Toronto on Wednesday of this week, April 25th.

Miss Wilhelmina MacLean Howard, of Toronto, gave a very interesting concert in the Toronto Conservatory of Music on Tuesday night of this week.

Miss Louise Jones is again in Toronto from Aiken, South Carolina, and New York.

Miss Stukeman, of Toronto, has been in New York for the marriage of her brother, Mr. Murray.

Mrs. Frederick Bull of St. George Street, Toronto, announced the engagement of her daughter, Margaret M. Bull, to Mr. Allan Gilmore Findlay, son of the late Mr. Thomas Findlay and Mrs. Findlay, Foxbar Road, the marriage to take place the end of May.

Mr. and Mrs. James Lockhart, of Toronto, recently left for New York and Atlantic City.

Mrs. Alfred Johnston, of Toronto, has had with her as guests her brother-in-law and sister, Mr. and Mrs. Pease, of Chicago.

Mr. and Mrs. Victor Cawthra and their daughter, Miss Isobel Cawthra, are again in Toronto from Atlantic City. Miss Cawthra was the guest in Aiken, South Carolina, of Mrs. R. S. McLaughlin, of Oshawa, who has been spending the winter at her winter residence in Aiken.

Mrs. John J. Cawthra, Guiseley House, Rosedale, Toronto, entertained at dinner last Tuesday night for Miss Margaret Scott Griffin, who recently returned to Toronto from abroad. The guests included: Mr. and Mrs. Strathearn Hay, Mr. and Mrs. Max Haas, Mr. and Mrs. W. R. Watkins, Miss Rosel Phippen, Mr. Anthony Adamson and Mr. W. Christie.

Mrs. Frank McEachern and her children who have been in Atlantic City, are again in Toronto.

Mr. and Mrs. Julius Griffith and Mr. and Mrs. Mayne Hamilton were among the Vancouver guests at the ball given recently in honor of Their Excellencies Lord and Lady Willingdon by the Lieut.-Governor of British Columbia and Miss Helen Mackenzie at Government House, Victoria, B.C.

Miss Amy Magrath, of Toronto, was one of the three bridesmaids at the marriage of Miss Mab Aherne Pemberton and Mr. Alfred Laird Harvey, M.C., of London, England, which took place on April 11, at Christ Church Cathedral, Victoria, B.C. The wedding was one of the smart events of the early spring season. The Right Rev. C. de V. Schofield, Bishop of Columbia, officiated, Mr. and Mrs. Harvey will make their home in England.

Among the out-of-town people who were guests at the wedding of Miss Dorothy Molson to Mr. Hartland Campbell MacDougall, which took place on April 25, in Christ Church Cathedral, Montreal, were Mr. and Mrs. A. M. Russell, Col. and Mrs. John B. MacLean, Mr. George Larratt Smith and Mrs. Smith, Miss Cecily Smith, Miss Persis Seagram, Miss Evelyn Allen and Miss Elsie Johnson, all of Toronto.

Mrs. W. H. Malkin is again in Vancouver after a six months' visit in Toronto, Montreal and New York.

Mrs. John Phippen is again in Toronto from Baltimore, Md.

Hon. David Jamieson and Mrs. Jamieson, who spent the winter in Toronto, are now at their residence in Durham.

Mr. and Mrs. Herbert Cowan return to Toronto early in May after four months spent abroad.

Mr. Edward Seagram, of Waterloo, and his daughter, Miss Elinor Seagram, who have been in South Carolina, will make a sojourn in Baltimore, Md., before returning home.

Mrs. Grenville Rolph and Mrs. Robert Gouinlock, who have been in Pinehurst, North Carolina, are again in Toronto.

Mrs. Ernest Clarkson recently returned to Toronto from Pinehurst, North Carolina.

Mrs. Alfred Caulfield, who has been visiting Miss Lester Sargent Lewis in Philadelphia, is again in Toronto.

Mr. and Mrs. Sigmund Samuel, of Toronto, with their daughters, the Misses Kathleen and Florence Samuel, sailed last week in the S. S. Aquitania from New York for England. Mr. and Mrs. Samuel and their daughters will be abroad till midsummer.

Sir Joseph and Lady Flavell, of Queen's Park, Toronto, and their daughter, Mrs. Wallace Barrett, returned from California last Sunday.

Guests of the Lieut.-Governor of Ontario, at tea on Monday when His Honor entertained for Dr. Chas. W. Mann of Manchester, England, at Government House, Rosedale, Toronto, were: Hon. G. H. Ferguson, G. G. Adam, Prof. Alfred Baker, Rev. T. Crawford Brown, C. L. Burton, Prof. E. F. Burton, Rev. Canon H. J. Cody, Arthur Cohen, Mark G. Cohen, Dr. A. H. L. Coquihoun, C. Drimmin, R. A. Darwin (Montreal), Egmont L. Franklin, A. J. Freeman (Ottawa), L. C. Gelber, M. Gelber, Col. A. E. Gooderham, Prof. V. J. Harding, Arthur Hewitt, Dr. Andrew Hunter, Rev. E. Crossley Hunter, Frank S. Hutner, Percy Hermant, Rabbi F. M. Isserman, Dr. W. L. Grant, Rev. J. G. Inkster, C. A. C. Jennings, J. W. James, Mr. Main Johnson, A. Lavin (Montreal), Col. J. B. MacLean, Prof. J. J. R. MacLeod, Prof. J. C. McLennan, R. C. Matthews, Prof. Wm. Lash Miller, Brig.-Gen. Mitchell, Dr. George G. Nasmith, N. L. Nathan, Hon. W. H. Price, Hon. Mr. Justice Riddell, Douglas Robertson, Rabbi S. Sachs, Mr. Sigmund Samuel, Prof. H. B. Speakman, Hon. J. E. Thompson, Frank P. Wood, Rev. W. Harold Young, Senator Spence, Capt. Haldenby, Lt. L. A. Robertson, Lt. D. B. Catto, Lt. Cameron and Lt. Lander.

Mrs. Ernest Watkins is again in Toronto after a three months' tour abroad.

Miss Elsie Johnston and Miss Evelyn Allen, of Toronto, have been visitors in Montreal, guests of Mrs. John MacIntosh.

Under the patronage of the Governor-General, Viscount Willingdon and the Viscountess Willingdon, the Lieut.-Governor and Mrs. William D. Ross, the Hon. Howard Ferguson, and Mrs. Ferguson, the President, Mr. Sam Harris and the executive of the Navy League of Canada, Ontario Division, held the Zebruggie Day banquet on Thursday night of last week, in the King Edward Hotel, Toronto. The Lieut.-Governor and Mrs. William D. Ross attended. Mrs. Ross in a handsome gown of gold cloth over salmon pink georgette with gold lace and narrow train, gold slippers with brilliant buckles, fan of orchid and gold ostrich feathers, rope of pearls and gold bandeau. Mr. Sam Harris and Mrs. Harris received the guests in the Blue room. Mrs. Harris wore a gown of orchid and grey sequins over white georgette with silver slippers, diamond necklace and earrings and diamond ornament in her hair. Mrs. Ross and Mrs. Harris were presented with bouquets of roses. A guard of honor of the Sea



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Cadets, under Lieutenant Joy, was in attendance on the Lieut.-Governor and Mrs. Ross. The petty officers were ushers and the Sea Cadets Band of Weston provided music. Flowers in great profusion from Mrs. Timothy Eaton decorated the tables.

Mrs. Frank M. Ross, of Montreal, is a visitor in Saint John at the Admiral Beatty Hotel.

Miss Evelyn Darling is returning shortly to Toronto after the greater part of the year spent in England and in Europe.

Mrs. Baptist, of Three Rivers, Quebec, is a visitor in Toronto guest of the Rt. Hon. Arthur Meighen and Mrs. Meighen.

Mr. and Mrs. Ralph Connabee, of Toronto, leave this week to take up residence in Buffalo. Mrs. R. C. Matthews entertained at dinner on Saturday night of last week in honor of Mr. and Mrs. Connabee.

Mrs. Peter E. Harrington, of Charlottetown, P.E.I., announces the engagement of her daughter, Mary Josephine, to Mr. Colin H. Campbell, of Blackie, Alta., son of the late Colin H. Campbell, K.C., formerly Attorney-General of Canada and Mrs. Campbell, of Winnipeg. The marriage will take place in Calgary on April 30.

Patrons and Patronesses for the annual theatre night on Tuesday evening, May 1, at the Royal Alexandra Theatre, Toronto, for the Ontario Society of Occupational Therapy are:—

The Lieut.-Governor and Mrs. W. D. Ross, Premier and Mrs. Ferguson, Sir Robert and Lady Falconer, Hon. Dr. and Mrs. Forbes Godfrey, Sir Joseph and Lady Flavell, Sir Frederick and Lady Stupart, Mrs. H. W. Beatty, Mrs. C. E. Burden, Mrs. F. A. Brown, Miss Church, Mrs. P. E. Doan, Mrs. D. A. Dunlap, Col. and Mrs. A. E. Gooderham, Dr. and Mrs. A. Primrose, Dr. and Mrs. Goldwin Howland, Dr. and Mrs. C. J. Hastings, Prof. and Mrs. H. E. Haultain, Dr. and Mrs. G. E. Wilson, Mr. and Mrs. J. W. Hobbs, Col. and Mrs. H. H. Loosemore, Mrs. A. Van Koughnet, Mrs. H. D. Warren, Dr. and Mrs. J. H. McConnell, Mr. and Mrs. D. J. McDougall, Mr. and Mrs. C. M. Mara and Mr. and Mrs. C. Shelden Laidlaw.



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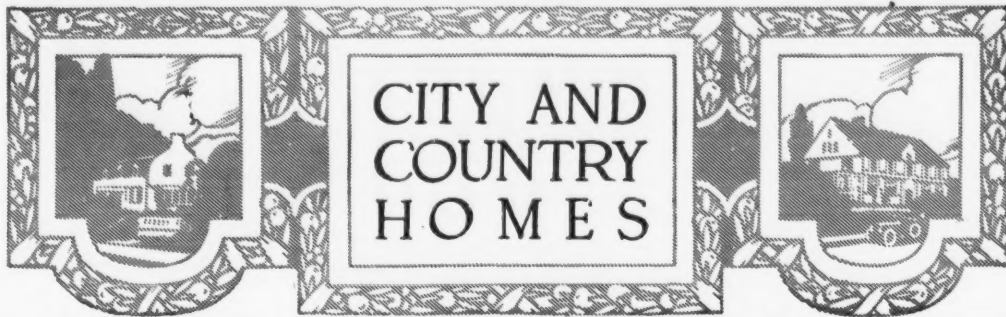


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**At Allan Gardens, Toronto**  
*The Glorious Pageant of the Lilac in May*

BY MARJORIE ELLIOTT WILKINS  
IT'S Spring in the Park, but already Summer decks the spacious glass houses at Allan Gardens with all her riotous splendour. The firch lilac and wisteria and lovely ramblers bend gracefully above the friendly gathering of the fragrant stocks, the unpretentious wallflower, dainty phlox and dripping "bleeding heart". Exquisite



THE PALM HOUSE AT ALLAN GARDENS  
From a photo taken in summer.

masses of pink schizanthus ushered in the first week of April and reminded one of the lovely begonia show of November. Now the ramblers are everywhere, deep, heady pinks, paler tints of rose, and a few almost white against the verdant background of leaf and fernery. In the glorious pageant down the month of May the lilac will be followed by the great clusters of "Golden-chain" or laburnum, snap dragons are almost ready to take their gay places, the calceolarias are budding, and dozens of pots are filled with rhododendron, with their faintly pink and blue blossoms breaking through the sheaths of green. The warm air is sweet with the mingled fragrance of a thousand flowers, a rare feast of beauty.

But apart from all the annual beauty of Spring, there are those plants and flora which are at Allan Gardens all the year round. Entering the spacious portals which face the fountain in the park, one comes into the palm room where palm and fern from practically every habitat bring strange, queer places together. From some unseen cavern in a rocky background a miniature waterfall trickles into a moss-bound pool where gold fish glide in and out between the grey-green rocks, and around which a few rare tropical plants have found a happy growing place. From somewhere high among the leaves of a giant rubber tree come the clear, sweet notes of a canary's song.

To the left there is the newest green house which was opened about two years ago. It slopes to the south, and the entire interior may be viewed from a stone platform at the entrance. The dull grey rocks of the walks and steps were brought from the Humber especially for the purpose, and are a splendid foil for the beauty of verdant and bright-hued foliage.

From the North end of this large show house a miniature waterfall empties itself into a quiet little stream which slips under the grey stone walk and on into another rocky pool. On the trunk of an old and gnarled oak antler ferns have found their peculiar growing place. Tiny ferns have a tenacious hold on the rocks of the stream bed and the huge palm ferns cast a striped shadow over

the brilliant leaves of the anthurium and hockmania from distant Africa. In the green houses are evidences of the great Feast of Flowers which annually takes place from November till April. Row upon row of tiny pots contain the little shoots which will later on become the gorgeous masses of shaggy chrysanthemums. From the dead stalks of yester year diminutive poinsettia are making a hardy effort, begonia leaves are placed in the proper soil to "strike" and soon they, too, will fill rows and rows of tiny pots,

until they grow and blossom into beauty next Fall.

Reminiscent of those which have gone on and who now enjoy their period of rest are the bulbs and tubers, the gaunt stems of cyclamen and cineraria, bereft of their leaves and blossoms, weary with their mighty effort of producing beauty. Even the lilies which so recently held an undisputed sway have gone the way of all flowers, and with their stalks cut down, have sought their rest while others carry on the burden

seen at Allan Gardens, although a few weeks ago many varieties and some perfect and original specimens flaunted their costly charms, until one large house held little else but their beauty. They grew in pots or they lowered their blooms from rustic perches where the root or tuber had gained a hold. There were several haughty members of the upper classes of the orchid family, the thoroughbreds; there were just ordinary orchids; and there were those homely "Ladies Slippers" or "Moccasin Flowers" which reminded one so much of June in the boggy woodland places. Now these, too, are resting. Great imagination is required to see a glorious bloom in the dead-looking bit of root which the gardener so carefully enters in his book and stores away for next year. But here years of skill and patience have resulted in a few original orchids which are practically perfect specimens and of which a careful record is kept. In fact the orchid stud book at Allan Gardens is a very complete and comprehensive volume.

There is a breadth of plant life at Allan Gardens which is splendid evidence of the untiring skill and energy of the Parks Commission. Rare orchids, and lovely roses, dainty Japanese and English lilac, sweet scented, old-fashioned flowers—all are there. Tropical and sub-tropical fruits and ferns offer an interesting contrast to our native flora. Actually foliage of every colour is grown there and in these foliage the four corners of the earth are brought together. New things are continually appearing, either seasonal, or the result of careful experiment.

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AT ALLAN GARDENS, TORONTO  
A lovely vista of the large Greenhouse at Easter.

of supplying humanity with colour and fragrance.

The piece de resistance of the gardener's career is the exquisite, delicate orchid. To create a new orchid, to achieve a perfect specimen of some definite colour and form, is sometimes the work of a lifetime. Men spend years and risk their lives in the deadly jungle to procure some wanted specimen, and then work for months with great anxiety until the treasure is carefully transported to the greenhouse. The hazards are great. It may be that a whiff of cool air has reached the precious roots, and then all the efforts and expense of years is gone!

Now very few orchids are to be

have become "home conscious"—as never before. The housing requirements of people in middle circumstances have been studied and may be met economically and skillfully. Individually and collectively our investment in "home" is greater than ever and growing rapidly. Investments must be protected and the matter of protection is a problem which countless numbers of new home owners face.

The great enemies of lumber and metal in which we have invested so heavily are rot and rust. The agencies which produce these conditions are eternally active and destruction by them begins as soon as a tree is cut or a pound of iron is smelted. Like many other things, rot and rust are accepted by most people as commonplace that have no bearing upon them; few indeed realize what they are, what they mean and how they may be prevented. But the problem of protecting investments which so many people must now face and solve, requires a fuller understanding of these property destroyers.

Rusting is a simple chemical action caused by oxygen, and especially ozone in the presence of moisture. Water without air will not cause rust. Dry air will not produce rust. Ideal rust conditions are present in a thunderstorm, when electricity generates ozone.

Decaying or rotting of wood is not so simple a process as the rusting of iron or the crumbling of stone, but is due to the activities of low forms of plant life, fungi and bacteria. The

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Reproduction from photograph of the Estate of Mr. J. A. Turner, Hamilton, Ont.

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former are threadlike filaments and of the wood; fungus development re the latter are minute organisms; both quires the presence of moisture, heat destroy the wood structure. The spores and air, besides food, which is supplied by the wood itself. Rot and rust always begin on the surface. Thus is explained the importance of the paint film in combatting the ravages of these destroyers.



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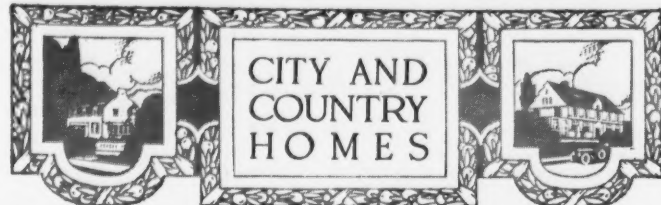
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We paint the exteriors of our homes because we desire that they shall endure. Wood is porous. While growing these pores are filled with sap. When the tree is cut into lumber the sap dries out, leaving the pores open. The protective coating of bark is removed. If wood is allowed to remain in this unprotected state the agencies of decay will quickly destroy it. Paint penetrates the pores and forms, when dry, a tough, elastic coating which is "anchored" to the surface by countless little "hooks" that extend into the pores. This coating or film pre-

### Neutral Backgrounds for Furniture, Pictures and Rugs

CONSIDER that a background (i.e., walls and carpets and paintwork) should *always* be more or less neutral, so that one cannot only place one's masses of light and colour to greater effect against it, but can more easily change one's colour scheme should one tire of it, says an Amateur Interior Decorator. It is an expensive job to repaint and repaper a whole room, but what about changing, say, white lampshades for clear orange or amber?



GILT ARMCHAIR: CIRCA 1780.

serves the wood by protecting it from those things which otherwise will surely reduce it to powder. Paint on metal serves the same protective purpose.

### Planting Roses This Fall

PLANTING roses in the fall instead of the spring is not at all a new idea, but it seems to make rather slow progress with the gardening public at large. The advantages of it, of course, are similar to those which are generally accepted as being applicable to most deciduous trees and shrubs—establishment of the roots during a period when plant activity is at a standstill, and getting a real start at the very beginning of spring before, really, any new planting could be done. In other words, the fall-set plant is all ready to get away to a flying start as soon as conditions are right for it, whereas stock planted in the spring has to use up valuable time getting settled before it can set about normal, healthy growth.

It is sometimes argued that roses planted in the fall are particularly subject to winter-killing, but this tendency can be overcome by proper protection with hilled-up earth during the cold weather. Some loss may occur, to be sure, but it is to be doubted whether this is not less important than the set-backs attendant upon spring planting, especially (as is often the case) when the spring-delivered bushes cannot be put in the ground until they have actually started to make new top growth.

Then what about re-covering cushions, and perhaps a chair or two, in shot tissues, or gay linens, of red and gold and bronze, and putting up curtains of vivid printed stuff that carry the same life-giving shades up the walls.....? Hey presto! you have a totally different room at a comparatively low cost.

Personally, I plump for walls in any of the myriad tones of beige, parchment, pale honey-fawn, or ivory every time; floors smooth-planed and polished, or carpeted in either black or neutral beige-fawn (a good background for fine rugs if you have them); and a good deal of black in furniture coverings; say a black background to printed linens or brocades, or else a touch of black in the patterns—judiciously used. Black is a "warm" colour, not, like white, a "dead" one. In bedrooms, where one needs coolness and peace above all, I admit black is often better left alone unless one wants to pose to oneself as a super-vamp against a movie-background!

If we think of all that marriage represents to most of us—the memory of the world's adventure faced together in youth so heedlessly, and yet so confidently; the tender comradeship, the sweet association of parenthood—how much more these count than the bond by which nature, in her ingenious teleology, has contrived to secure, and render agreeable, the perpetuation of the species. — Lord Birkenhead.



CARD TABLE. 1755-65.

This is of rosewood, the top covered with green baize.

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### MEADOW BROOK FARM

Twenty miles from Toronto, and 400 feet east of the town line in Oakville, Ontario. Property is about 1,200 feet deep, fronting on the Toronto-Hamilton Highway and running through to Lake Ontario, giving easy approach, but all the privacy desired in a country estate. It is bounded and crossed by an old-established and beautiful spruce hedge, with ownership extending beyond giving control. The soil is exceptionally rich and easily worked, under-drained, and in a high state of development under a definite plan of landscaping. It produces a quantity of high-grade Northern Spy apples, with pears and other fruits, as well as an extensive planting of shrubbery, perennials, etc. The buildings comprise a modern gardener's cottage, with hot water heat, two-car garage, with man's room, stable with five box stalls, stone pump-house, chicken and turkey houses, etc. The main house, for which all the stone is piled on the site, was under construction when the owner's plans changed. A leading firm of Toronto architects have been paid for all the detailed drawings, including the landscaping, and it would only require a small further fee for their supervision of construction, if the purchaser so desired. There is a valuable ginseng plantation on the property, as well as a complete, up-to-date water supply. The water supply of the Town of Oakville passes the property, and can be tapped if desired, but the present equipment is first-class and there is no such need. The neighborhood is one of the best between Niagara Falls and Toronto, and some of the leading men of Canada have their country homes in the immediate vicinity.

Price attractive.

**Gibson Bros., 357 Bay St., Toronto**  
**McWilliams & Lockhart, 288 Bay St., Toronto**  
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## If you could only see the Joker in the "CHEAP" Paint Can



COMPARED on a cost per gallon basis with Sherwin-Williams House Paint, it looks as if "cheap" paint had the best of the argument. But—there's a Joker in the deal.

You pay a little less for the low priced paint by the gallon, but you pay a lot more for it by the job and by the year than if you selected SWP to do the work. The "cheap" paint lacks coverage. A gallon of it covers 250 square feet less than a gallon of SWP. You'll need more of it for the job. By the time you've finished, the difference in cost of material between the "cheap" paint and SWP will be reduced to the vanishing point. So — where does the saving come in?

The labor cost per gallon will be the same in both cases, but more gallons of cheap paint will be needed. SWP will weather slowly. It will still look good and be in excellent

condition long after the "cheap" paint job has gone. Apply SWP under the right conditions and it will last two to five times as long as the average "joker" paint.

Don't let the low-price appeal mesmerize you. The whole argument on behalf of "cheap" paint is plain "applesauce." The way to save disappointment and needless re-painting cost is to select SWP — the paint that gives you full value for every cent of the purchase price.

The local Sherwin-Williams dealer—"Paint Headquarters"—can supply you. Visit him. He'll show you how much SWP you'll need for that job of yours. He'll give you useful literature and copy of the Sherwin-Williams "Household Guide" free. Do this and the Joker in the "cheap" paint can won't worry you.



SWP covers 425 sq. ft. per gallon (2 Coats)

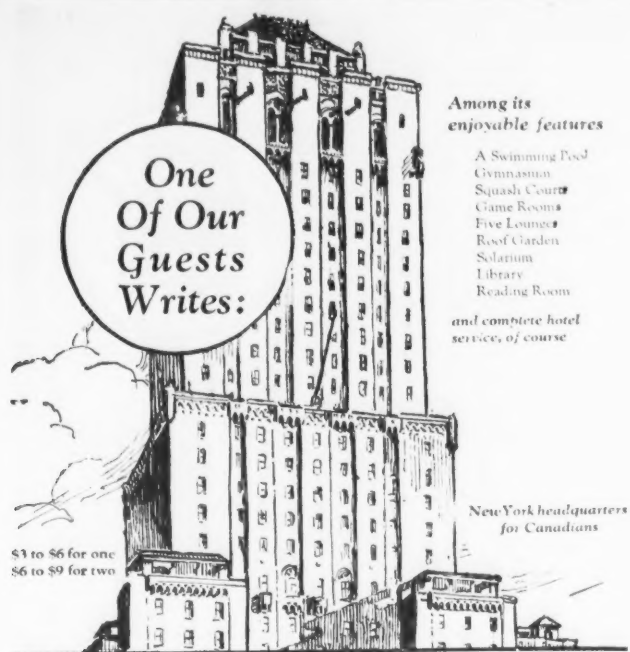
"Cheap" Paint covers only 300 sq. ft. per gallon (2 Coats)

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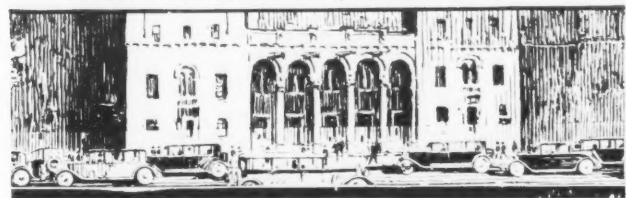
rate for any place, but especially noteworthy in the heart of New York, which is so often blatant with different standards.

"To consider it a privilege to have lived there, and to have made it known to many friends who share my enthusiasm. We are all indebted to you."

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### On the Frontier

THE Irish Free State is wise in deciding to abolish the annoying formalities which restrain motorists and others from crossing its frontiers. Many people, who could find a cheaper holiday abroad than in England, refrain from going because they dread the custom officers with their prying hands and suspicious questions.

But there is a certain thrill in crossing a frontier which none but the en-

chances are a million to one against such interference.

In fact, British are already flocking to the continent this year. The reason for the popularity of Switzerland is that, besides seeing that fascinating little country itself, the car-driver and even the pedestrian can see the four great countries of the continent, —Austria, Italy, France and Germany, by merely crossing its easily passed frontier.



MRS. SHI CHANG LIANG  
Of Peking, China, who before her recent marriage at the Chinese Consulate in Ottawa, was Miss Phyllis Lin, daughter of the late Lin Chang Min, a prominent Chinese statesman and soldier.  
—Photo by John Powis.

tirely blasé can fail to experience. You soon learn not to look for any line marked in brass, for any sudden change of scenery, or even language, as you cross from Germany into Poland, or Jugo-Slavia into Greece, but still there remains that feeling that you have changed your allegiance. The pedestrian on his way from Genoa to Nice may have one leg under the rule to Paris, and the other may be a Fascist leg ready to die for Mussolini. Or the motorist may have his body in France, while his accelerator is already in Belgium. And as you cross, say from Belgium into Germany, you change suddenly in the space of a few yards: you must talk in a different language, use different money, even, perhaps, express different opinions. Signposts, mileage, weights, notices, —all are different.

Travellers on the main line or chief road are warned of the frontier's existence by the looming large of the customs-house. But off the beaten track things are far less formal. It is there much more easy to get through, and the new country appears more inviting.

The smaller road generally passes through some village or country town, and just outside are a couple of small huts for housing the officials of the two lands, and the only reminder that you are crossing the border.

Outside Strasbourg is the bridge over the Rhine. As the motorist drives across after breakfast at ten in the morning he finds himself on the other side where the clocks all register nine.

A typical little frontier village is that of St. Gingolph on the borders of France and Switzerland. There is a little cataract of waters from the mountain on whose base the small village is placed, which descends through the centre, cuts the village in two, and marks the boundary-line between the two countries. On the narrow stone bridge which leads the road over the Eau des Morges, as the stream is called, are two small sentinel boxes, the one for the Swiss Federal officer, the other for the French gendarme, both in their distinctive uniforms.

As you leave the steamer which touches this tiny lakeside town, you can see the road which stretches for miles along the edge of the lake nestling close to the banks of the stately, steep, and sombre Alps of Savoy. To the right is France, to the left, Switzerland. Both appear exactly the same when seen from the lake. You must live there a little, and then you begin to realize that, though the country-side may be the same, the people have a different outlook and different topics of talk.

But it is quite wrong to get the idea that crossing a frontier in a car is a difficult matter. It is true there are tales of travellers who have had their machines prodded, knives dug in the upholstery, tires torn off, the floor taken up, —all in some mountain pass of the Pyrenees, but in reality the

### The Right Tea

How Different Waters Affect the  
Flavour

"WHAT would the world do without tea,—how did it exist? I am glad I was not born before tea." —Sydney Smith.

"Fashions in tea change with the years. In Victorian days green teas were very popular, but today we have very little sale for them. Blended varieties of teas have the biggest sales," said a buyer recently.

"For districts where the water is very hard we sell special South Indian teas. These are softer to the palate and thicker than other types and the flavour is brought out most successfully by the hard water.

"A popular tea with people who invariably want a second cup is a blend of Assam, Ceylon, and South Indian varieties. This has a small leaf and little tannin and, when a second supply of water is poured on, the tea still retains its strength and good colour.

"An unusual tea which is sold to South Africans resident in England is South African bush tea. It is made from twigs of shrubs which, in appearance, resemble gorse or furze, and is similar to the South American maté. It has a herby flavor and is very refreshing. In Africa and South America it is very popular in the extremely hot weather and is the staple drink served cold in glasses to travellers.

"A choice China tea is given the Chinese name for 'black dragon,' and in reality comes from the Japanese island of Formosa.

"It is interesting to note that in spite of the unrest in China our supplies of tea have not so far been affected. We have in fact received shipments from districts where the fighting has been reported to be at its height—but war has not apparently affected business undertakings in that country!

"We have for breakfast use a special type of China tea that is not too highly scented, the richer teas being preferred for afternoon tea. A popular choice type is one that comes from the Keemun district.

"Tea dust is used largely by institutions where an urn is employed, because the dust infuses more quickly than the leaves. It is a cheap variety, but quite good value, because it is made up of the small particles left in the kilns in which the good quality teas have been dried or fired."

### For Who Would Lose?

For who would lose, Though full of pain, this intellectual being, Those thoughts that wander through eternity, To perish rather, swallowed up and lost In the wide womb of uncreated night? —Milton.



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of  
Quality  
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over  
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## The Onlooker in London

(Continued from Page 34)

Cambridge, and became extinct on his death in 1904, without legitimate posterity. At his first creation in 1801 it recalled poignant memories of the famous battle in which 5,000 Highlanders failed to prove themselves superior to nearly three times as many regulars under the Duke of Cumberland. But we are now far from the '15. The Earldom of Ulster, which the

been demolished, the Liverpool party traversed the entire length of the Birkenhead heading to inspect the section of the full-sized tunnel, 44 ft. in diameter, and equivalent in the width of Dale Street, Liverpool, which has been completed for experimental purposes. The Birkenhead representatives on the other hand proceeded through to the Liverpool shaft. The work will be completed in two years' time.



MRS. A. BUNTING  
Formerly Miss Harriet Pearce, daughter of Mr. and Mrs. T. E. Pearce, of Toronto.  
—Photo by Charles Aylett.

King names next, has some special interest for Yorkshire, since it was held in the 13th, 14th and 15th centuries by the de Burghs, who were ancestors of the late Marquess of Clanricarde, from whom Viscount Lascelles, a great grandson of the first Marquess, derives his Irish estates. Latterly the Earldom of Ulster has been exclusively a Royal title, being last held by the second son of Queen Victoria, who received it along with the Dukedom of Edinburgh in 1866. He it was who was elected King of Greece in 1862, though he refused the Throne, and who in 1868 was soundly by the Spanish Government with a view to the offer of the Throne of Spain—a suggestion which Queen Victoria stopped from going forward. He died in 1900, when the Earldom of Ulster and his English titles became extinct. But it is the English title of Prince Henry which has the strongest historical and romantic associations. There have been many Dukes of Gloucester since Thomas of Woodstock, son of Edward III., and Humphrey of Lancaster, son of Henry IV.—the "Duke Humphrey" whose library is still preserved at Oxford. The last holder of the title, who died in 1834, was another of the English Royal Family who were offered foreign thrones—in his case, that of Sweden.

## When Pin-Money is Limited

BECAUSE a woman's income is limited it is not necessary for her wardrobe to be small, for clothes can be extremely reasonable these days. A little thought and good management in choice and a woman can dress inexpensively and yet look well attired at the same time.

Morning clothes could be serviceable and well cut. The best materials are tweeds and flannel fabrics. A tweed top coat for cold days is always a useful garment to possess and it is much lighter and less tiring than any fur coat for shopping. A smart loose full Cumberland tweed coat with raglan sleeves is a wise choice for a wardrobe that is to last. A coat of this description can be worn over a costume or dress and for motoring it is indispensable.

Little business-like felt hats to tone with morning clothes are best at any time of year.

For afternoon wear there is a much wider range now that artificial silk has got to such perfection. Dark silk coats lined with printed silks and dresses to match, odd coats and crepe-de-chine frocks to tone, a pretty scarf of the same material, or collars and cuffs of dyed hare, with a carefully chosen buttonhole are among the Spring features which enable a woman to feel well turned-out.

Straw hats in a variety of shapes and colours, ribbon or flower-trimmed, small brimmed or large, are among the new models.

Materials and designs for evening frocks are too numerous to mention; providing that the draperies and flounces are placed in the right position to suit the figure, that the frock has good lines and that the colours make the best of the wearer, a woman need never feel badly dressed. But black must not be forgotten as the most useful and becoming hue and that in which a woman looks her best at any time of the day or night.

"Afghan brown" is the newest colour. It is a delightful shade with a copper glint. A two-piece ensemble in the new colour was the greatest attraction at a display of models shown this week.

The dress was of Afghan brown crepe-de-chine with tiny orange flowers dotted all over the material. On the bodice was a long pointed collar of ecru georgette which came below the waistline, back and front, being edged with a tiny double pleated frill. The long narrow sleeves had cuffs of georgette with pleating at top and bottom.

Two shaped flounces came on the skirt, giving an apron effect and approaching the waistline at the back. A sash of the crepe-de-chine was swathed round the hips and was tied in a full bow at the back.

Afghan brown moire silk was the material of the coat and this was lined with the same crepe-de-chine as that used for the dress. The back of the coat was slightly flared, but it was perfectly straight in the front. A fur collar of beige venture de lynx came right down to the hem of the right side only. The fur cuffs were of the same width as the collar.



Style No. 101x  
SQUARE HEEL  
Style No. 101x  
SLIPPER HEEL  
Which?

Style No. 101x.—A square heel stocking in service weight and silk to the hem. Famous for its wear. (Style No. 101x with the trim "Slipper Heel" intriguingly designed to give the appearance of a slim ankle. This number comes in a service weight, silk to the hem. (Both numbers are obtainable in the newest shades that will lend a smart touch of style to your spring costume.

Style No. 101x

\$1.95

Kayser

Style No. 101x

\$2.00

FULL FASHIONED SILK HOSIERY

MADE IN CANADA

\*Trade Mark Regd.

SSC

## Just Flip the rack

NO need to burn the toast—or your fingers—if you use the Hotpoint Toast-Over Toaster. The reversible racks turn the toast instantly and automatically. This toast-over feature together with the speedy Hotpoint heating elements saves time at breakfast. Makes toast temptingly browned in two minutes. If you want a toaster you'll always prize, get a beautiful nickel-plated Hotpoint.

HA-427

\$6.75

Hotpoint  
TOAST-OVER  
TOASTER

CANADIAN  
GENERAL ELECTRIC CO.

This is  
Where a  
Corn  
Hurts  
You

at the Root!

Cutting the top of a corn off with a razor or burning it off with caustic lotions, plasters, etc., doesn't do any good. It may do great harm by causing infection or even blood poisoning.

Also it hurts the root just sprouts right up again, so your corn soon has a brand new top making it bigger and more painful than ever. The top is only dead skin anyway. The business end of a corn is the little pointed part of core that extends down into the toe. That is what hurts when it presses on sensitive nerve, and it is the part you have to get out. A good handful of Reudel Bath Saltrates dissolved in a gallon or so of hot water will soften corns and callouses, like water softens soap. Just soak them in this for a while, then take hold of the corn with your fingers and out it will come root and all. The refined Reudel Bath Saltrates come very little, and any druggist will have it. A half-pound is sufficient to rid the whole family of all foot troubles. Your nearest druggist can supply Reudel Bath Saltrates or get it for you at short notice if out of stock at any time.

THE ORIGINAL—THE YELLOW PACKAGE  
REUDEL BATH SALTRATES  
MORE THAN A BATH SALT

## "I have used my Kelvinator for eight years"

Kelvinator-Dallas, Tex.  
Dallas, Texas

Gentlemen: I have used my Kelvinator for eight years and it is still giving excellent satisfaction. It keeps the refrigerator much cooler, cleaner and more sanitary in every way than the old method.

Very truly yours, ★

EIGHT years ago very few people knew of the manifold blessings of proper refrigeration . . . the convenience and protection of constant low temperature in the preservation of food.

At that time people were doubtful about anything for the household that was automatic and mechanical. They dreaded the possibility of interrupted service and puzzling adjustments.

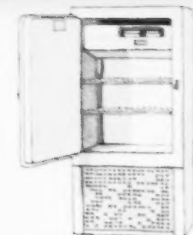
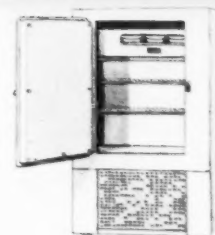
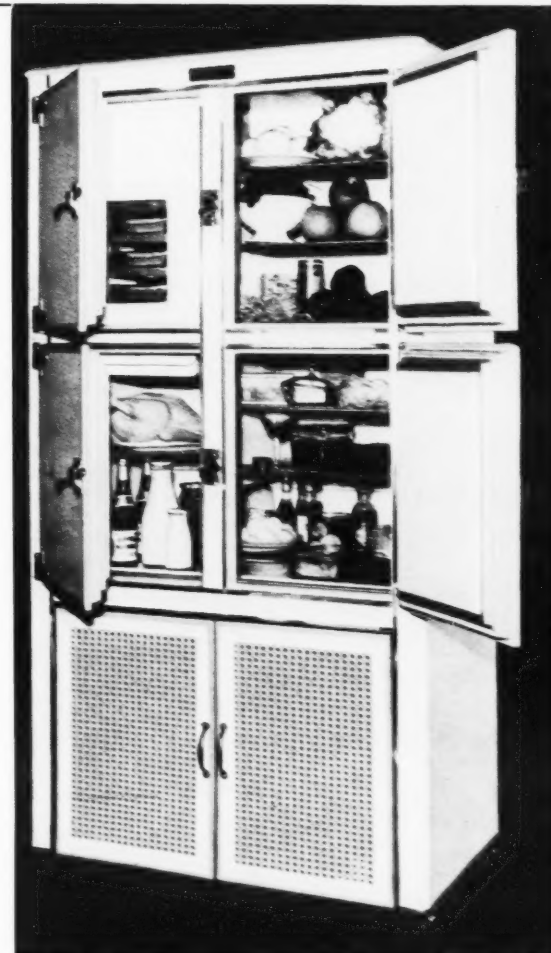
But the first Kelvinator ever made and sold is still giving excellent satisfaction. It has run on, smoothly, quietly and economically, through years of efficient refrigeration. That Kelvinator . . . and every Kelvinator since . . . has been designed to give the constant, automatic service that you want in your electrical refrigerator.

You may have the crisp, dry cold of Kelvination in your present refrigerator or, if you wish, you may select any cabinet from the famous Kelvinator line of refrigerators . . . for there is a Kelvinator to meet every home requirement.

The Kelvinator Cabinets, illustrated here, will give you some idea of the wide variety of sizes and styles from which to choose. They are moderately priced in keeping with their capacity and design.

Conveniently deferred payments may be arranged so that you may enjoy Kelvination immediately without feeling obliged to make payment in a lump sum.

Your local Kelvinator representative will be happy to demonstrate the Kelvinator to you, and to assist you in determining the proper size and style for your home. Just call him. Kelvinator of Canada, Ltd., London, Ontario.



Model 248—Seven cubic feet of actual food storage with 214 sq. ft. of shelf space. White enamel exterior with heavy white porcelain interior. Frost is durable and easily cleaned.

Model 274—Five cubic feet of actual food storage with 144 sq. ft. of shelf space. Attractive and durable grey lacquer exterior and heavy white enamel interior.

★ The letters used in Kelvinator advertising are genuine. For obvious reasons we do not publish the names of the writers, but they are on file in our Detroit office.

Kelvinator  
ELECTRIC REFRIGERATOR





## The WAY they've found to make CHILDREN like CEREALS

The modern idea is to start by tempting the appetite. NOT by forcing children to eat food they don't like simply because it "is good for them."  
Now grain foods unlike any other known

CHILDREN think they're confections; but you know they are essential grain foods! Nearly all children who ordinarily don't take to cereals will eat this kind and love them.

Quaker Puffed Wheat (containing over 20% of bran) and Quaker Puffed Rice are different from any other cereals known. They taste different, look different—are different.

They taste like toasted nutmeats. They crunch in the mouth like crispy toast. They have a flavor so enticing and delicious that children revel in them like confections.

And that meets the modern ideas of diet. They start by tempting the appetite. And foods that tempt digest better. No more coaxing to eat cereals.

Each grain, of these unique foods, is steam puffed to 8 times normal size and oven crisped. Each food cell is thus broken to make digestion easy and assimilation quick. No other foods in all the world enjoy this steam-puffing process.

Serve with milk or half and half, and thus add further nutrition and important vitamins. Give as tid-bits between meals. Serve as the ideal children's supper; the ideal adult breakfast and luncheon; and, too, as a bed-time snack that will not interfere with restful sleep.



THE QUAKER OATS COMPANY



Admiral Sir Charles Kingsmill, of Ottawa, has left for the British West Indies. Later he will go to Victoria, B.C., via the Panama Canal, before returning to Ottawa.

Mr. and Mrs. Percy P. Cowans, of Montreal, have sailed from St. John, N.B., in the S. S. *Mincedosa* for London, England, where they will join Miss Ruth Cowans and Mr. Fred Cowans on their return from a South African cruise. Mr. and Mrs. Cowans will return to Montreal with their daughter and son at the end of May.

The Lieutenant-Governor, of Quebec, the Hon. Narcisse Perreault, entertained at tea at Spencewood, on Tuesday of this week in honor of Mr. and Mrs. John Walter, of London, England.

Colonel and Mrs. Walter Ray are again in Quebec after a tour of the West Indies.

Mrs. James Ballantyne and her daughter, Mrs. Blythe Maxwell, are again in Montreal from Atlantic City.

Mr. and Mrs. David A. Lewis announce the engagement of their niece, Miss Jean Skeoch Louson, daughter of the late Mr. and Mrs. W. S. Louson, of Charlottetown, P.E.I., to Dr. James Munro Elliott, of Quebec, son of Mr. and Mrs. J. H. Elliott, of Vancouver, B.C., the marriage to take place at St. George's Church on Monday April 30th.

Miss Alain Joly de Lotbinière is again in Montreal from Quebec where she was the guest of Mrs. Arthur Fitzpatrick.

M. Maurice Ravel, the distinguished French Composer, has been recently in Montreal, a guest at the Ritz-Carlton.

The Hon. C. C. Ballantyne and Mrs. Ballantyne are again in Montreal from abroad. Mr. and Mrs. Ballantyne were passengers in the S. S. *Majestic* which recently arrived at New York.

Mr. and Mrs. Kernan are again in Quebec after two months spent at Charleston, N.C.

Mrs. W. I. Bishop returned last week to Montreal from Savannah, Ga., and Charleston, N.C.

Mr. and Mrs. G. Warren Nelson, of Montreal, who are at Old Point Comfort, Virginia, return home at the end of the month.

Mrs. A. F. Cook, of Kenogami, is visiting her mother, Mrs. H. E. Huestis, in Quebec.

Lady Drummond is again in Montreal after a sojourn of a week in Atlantic City.

Lady Tait of Sherbrooke Street, Montreal, is on a three weeks' visit to relatives in Louisville, Kentucky.

The Governor-General of Canada and Lady Willingdon, who take a keen interest in French-Canadian folk songs, have given their patronage to the Canadian Folk Song and Handicraft Festival which will take place at Quebec on May 24-28. Their Excellencies are planning to be in Quebec on the opening day to inspect the handicrafts and pictures which have been loaned by the National Museum, the National Gallery and the Public Archives of Canada and will attend the concert the same evening at which the mediaeval opera, "Robin et Marion," will be produced by Wilfred Pelletier, conductor of the Metropolitan Opera Company, and with the assistance of Armand Tokaty and other celebrated singers. The festival will close on May 28, with a Folk and Canadian Historical Costume Ball, to be held under the auspices of Madame L. A. Taschereau, wife of the Premier of Quebec, who is rehearsing old Canadian dances with some of the leaders of Quebec society.

Colonel and Mrs. John H. Price with Miss Willa Price and Colonel and Mrs. Price's two children are arriving shortly in Quebec from New York. They are passengers in the S. S. *Berenaria*.

The Hon. A. C. Hardy and his daughter, Miss Mary Hardy, are again in Ottawa after several weeks spent in Florida.

Right Hon. W. L. Mackenzie King, Prime Minister of Canada, was the host last Tuesday afternoon at a reception at Laurier House, Ottawa, in honor of the delegates attending the Liberal Women's Convention. Mauve and pink sweet peas were used on the attractive

tea table, over which Mrs. Ernest Lapointe, Mrs. R. W. Motherwell, Mrs. James Robb and Mrs. Charles Stewart presided. Ices were served by Mrs. James Malcolm, Mrs. Peter Veniot, Mrs. J. L. Ralston and Mrs. W. D. Euler. Those assisting were Miss Christine and Miss Rose Stewart, Miss Marjorie Forke, Miss Marjorie Sanderson, Miss Madeline Kite and Miss Evelyn Robertson of St. Catharines. Laurier House prettily decorated with spring flowers, was thrown open for the entertainment of the guests of the Premier, who was assisted by a number of ladies prominent in the Liberal party, among whom were Mrs. Charles Stewart, Mrs. Robert Forke, Mrs. Charles Thorburn, Mrs. P. E. Marchand, Mrs. E. R. E. Chevrier,



LADY WILLIAMS-TAYLOR, OF MONTREAL  
Who recently arrived in the S.S. *Empress of Australia* from a tour of the world. Photo by C.P.R.

Mrs. Lucien Cannon, Mrs. Peter Heenan, Mrs. Major and Miss Yvonne Coutu.

Mr. and Mrs. J. H. A. Acer and Miss Katharine Acer are returning very shortly to Montreal from abroad. They are passengers in the S. S. *Olympic*.

Mrs. Lynch Staunton, of Montreal, entertained very delightfully at luncheon in honor of the bride-elect, Miss Marta Donner, on Tuesday of last week.

Lady Baillie and her daughter, Miss Edith Baillie, of Toronto, were in Montreal last week, guests at the Ritz-Carlton.

Colonel and Mrs. Louis Le Duc, of Montreal, are staying at the Mount Royal before leaving for Europe where they will be for some time.

Miss Evelyn Robertson, of St. Catharines, has been the guest in Ottawa for a week of Mrs. R. W. Motherwell.

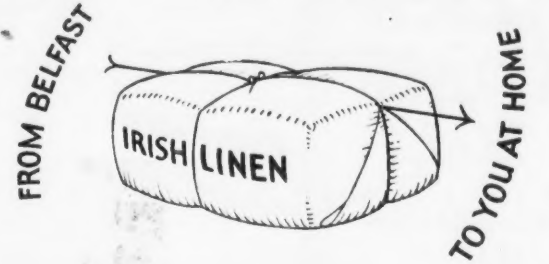
The marriage of Margaret Elizabeth, youngest daughter of Mr. and Mrs. Frank J. Penfold, of Ottawa, formerly of Montreal, to Mr. Raymond Lemieux, only son of Mr. Auguste Lemieux, K.C., and Mrs. Lemieux, of Ottawa, is taking place in Ottawa on Saturday of this week.

Mr. and Mrs. John D. McTaggart, Cote St. Antoine Road, Westmount, who have been staying at the Traymore Hotel, Atlantic City, for the past ten days have returned home.



CANADIANS ON A WORLD CRUISE IN THE S.S. *EMPRESS OF AUSTRALIA*, WEARING CHINESE COSTUMES  
The Misses Wilhelmina Comstock, Brockville, Edith Bell, Birmingham, Molly Cooper, London, and Bunella Hicks, Brantford.  
—C.P.R. Photo.

## NOT ONLY BETTER BUT CHEAPER —



## TO BUY IRISH LINEN DIRECT from ROBINSON & CLEAVER

A New Zealand customer's Tribute:

"I am very well pleased with the Tablecloth, Napkins and Towel: it is something to know that you have got the real and genuine article."

"I had duty to pay, but with postage, duty and insurance added to the price I had them cheaper and the genuine article."

ORDERS OVER \$4.70 CARRIAGE PAID BY PARCELS POST TO DESTINATION OR BY STEAMER TO PORT OF LANDING.

### A SPECIMEN LINE.

IRISH LINEN HUCKABACK TOWELS.

Bleached Irish Linen Huckaback Towels of our famous Hardwearing quality. A special process which preserves the natural strength and heavy of Irish Linen and ensures long wear. Makes linen almost "laundry-proof." These towels are very absorbent and made in heavy quality with hemmed ends. Size 24 x 31 inches. Six for \$1.75



## FIRST SEND FOR THIS CATALOGUE

This Beautifully Illustrated Catalogue No. 32E, together with samples of linen, will be sent post free on request.

ROBINSON & CLEAVER Ltd  
BELFAST, NORTHERN IRELAND

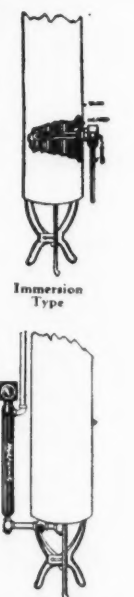


NO home is completely up-to-date without a Hotpoint Electric Water Heater.

At the turn of a switch it offers an abundance of boiling hot water for every household need. Dishwashing becomes simpler—laundry work less of a task—bathing and shaving more pleasant.

If you lack this modern comfort, it will cost only a few dollars to have the Hotpoint Electric Water Heater installed on your domestic tank. Ask any good electrical dealer to show you the two types—the Immersion and Circulation heaters.

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WATER HEATER  
For Sale by all Good Electrical Dealers



HW 528

CANADIAN  
GENERAL ELECTRIC CO. Limited

The Hon. Mr. Justice Bruneau and Mrs. Bruneau are spending a few weeks at the Windsor, Montreal, before their departure early in May for Paris, France, where they will take up residence.

Colonel and Mrs. J. W. Woods, of Ottawa, and their daughter, Mrs. Sackville Brown, of Montreal, are sojourning in Atlantic City.

Mrs. Jules Hamel, Mountain street, Montreal, entertained at luncheon on Saturday of last week in honor of Miss Marie Donner, whose marriage to Mr. Richard Hannan Martin, is taking place on Saturday of this week.

Lady Williams-Taylor, who left on December 2, in the S. S. *Empress of Australia* for a cruise around the world, returned to Montreal on Wednesday of last week. Lady Williams-Taylor before leaving for home, visited her daughter, Mrs. F. N. Watrous, for a few days in New York.

Mrs. Duncan MacLaren is again in Toronto from Renfrew.

Mrs. Morse, of Digby, Nova Scotia, and her son, Mr. Eric Morse, of Halifax, were guests of Mr. and Mrs. John M. Robinson at their residence in Rousesay, New Brunswick, for the Easter holiday.